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INLAND EMPIRE business journal

VOLUME 10, NUMBER 9

\$2.00 September 1998

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CLOSE UP:
CLIFF BLESZINSKI

WHO'S WHO IN
HEALTH CARE

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Lisa Holmes owes her life (and left breast) to this rat.



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CLOSE UP



Cliff Bleszinski \$2.00

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AT DEADLINE

Employment Picture Generally Good for Fourth Quarter, Survey Finds

Employers and job seekers in the Inland Empire can look forward to a generally positive employment picture over the coming months, a survey by Manpower Temporary Services found.

Among the conclusions:

- Ontario/Upland area hiring should be quite healthy this fall. Ninety-four percent of area employers will either maintain or increase staffing levels. The outlook is rosiest in the transportation/utilities, wholesale/retail, financial industries, education and service sectors.
- San Bernardino employers are not unified, the survey found. Twenty percent will reduce staff and 10 percent are undecided. Only 23 percent plan hiring. The bulk of the cuts are in the construction and public administration fields.
- Riverside area employers plan for a strong fourth quarter. Nearly a quarter expect to add staff, while none plan reductions.

Milwaukee-based Manpower Inc., the world's largest temporary staffing company, conducts the Employment Outlook Survey on a quarterly basis. It is based on interviews with 16,000 employers nationwide.

SBA Expands-Qualification Program

After successfully assisting 112 women- and minority-owned businesses in the Inland Empire secure more than \$11 million in loans, the U.S. Small Business Administration

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Judah Mitchell, owner of Canine Caviar, poses with company dog, Mogules, and a container of company dog food.

Delivering Dog Happiness

by Mathew Padilla

When not fighting fires, Judah Mitchell puts out the blazing infernos inside stomachs of Inland Empire dogs.

The Santa Monica fireman lives in Temecula and operates Canine Caviar out of his home with his wife, Ann.

Fireman Mitchell said there is a need for his type of business in the modern world where parents are

busy taking kids to soccer practice, ballet lessons and school as well as driving long distances to work.

"The city of Temecula is a commuter-type town," Mitchell said. "This is the one [type of business] the Temecula area needs right now."

When not fighting fires 10 days a month, Mitchell, along with his wife, delivers gourmet dog and cat food. They offer several lines of

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Small Companies Buying Own Buildings in Temecula

by Brian Devine

Temecula Valley Developers has a new idea for smaller companies looking for industrial space in Riverside county — a new idea that for larger companies is old news: ownership.

"Equity accumulation and tax benefits make owning your own building one of the biggest competitive advantages that a smaller com-

pany can have," said Steve Kaplan, a principal in Temecula Valley Developers. "But that's not possible for some firms because most industrial and commercial facilities are for larger companies."

Kaplan's solution is to build a large industrial building, turn it into 13 separate areas with common walls and a common area but separate ownership. The result is Sky Canyon Business Center in

Sandstone Buys Del Rosa Plaza

Santa Monica-based Sandstone Property Management Co. recently purchased 87,000-square-foot Del Rosa Plaza retail complex in San Bernardino for \$10 million.

Sandstone is known for acquiring properties within such prestigious Southern California real estate markets as Westwood, Beverly Hills, West Los Angeles and Garden Grove. Del Rosa Plaza is the first Inland Empire commercial real estate property that Sandstone has purchased.

Greg Sackler of WESTMAC Commercial Brokerage Company represented Sandstone in purchasing the property from Grubb & Ellis, the company which represented the seller, Del Rosa Plaza Ltd.

Situated on an 11-acre parcel off E. Highland Ave., Del Rosa Plaza was built in two phases. The first phase, completed in 1981, contains shops now occupied by Millers Outpost, the Warehouse, Petco, Frame-n-Lens, Jack-in-the-Box, Agape Counseling Center and Little Caesar's Pizza.

The second phase was completed in 1989 and contains the eight-screen Regal Del Rosa cinema.

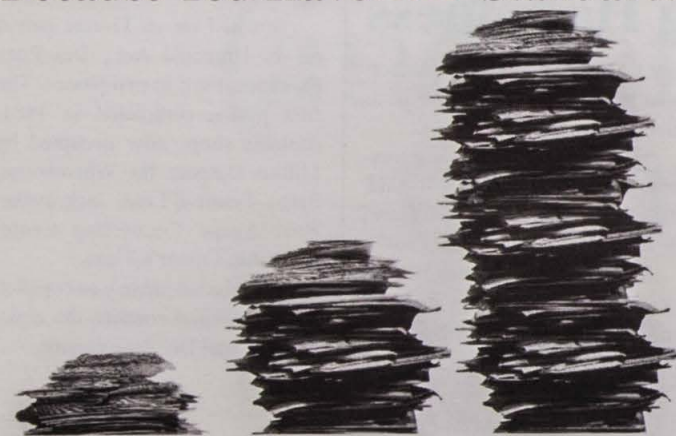
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ABOUT THE COVER

The annual Los Angeles County Fair Cattle Drive, which has been an attraction at the fair for the past two years, will be moseying through La Verne on Friday, Sept. 18. This year the cattle drive takes a slightly new route. It begins at the Fred M. Palmer Equestrian Camping and Training Facility at Marshall Canyon, and rumbles down Wheeler Avenue. The traffic will mosey to the left at Bonita Avenue, taking the drive past the University of La Verne and downtown business district via E Street, before steering east on Arrow Highway to the Fairplex. Since its first incarnation in 1996, the cattle drive has gained popularity and has even been broadcast worldwide on CNN. This year the fair will feature 275 head of cattle from Santa-Margarita based Flying T Cattle Company.

QUOTES

People ask how can a Jewish kid from the Bronx do preppy clothes? Does it have to do with class and money? It has to do with dreams.

—Ralph Lauren

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Inland Empire Health Plan
CEO Named To LLU Faculty

The Loma Linda University Board of Trustees has appointed Inland Empire Health Plan CEO Richard Bruno to the university faculty, IEHP announced in a recent press release.

Bruno received a dual appointment as assistant clinical professor of health administration in the LLU School of Public Health and assistant clinical professor of public health and preventive medicine in the School of Medicine.

Bruno was appointed at the recommendations of Dr. Richard H. Hart, Dean of the School of Public Health; Dr. Brian S. Bull, Dean of the School of Medicine; and Dr. C. Torben Thomsen, former chair of the Department of Health Administration.

Bruno is currently chairman of the Local Health Plans of California (LHPC), which represents eight local initiative, locally controlled, not-for-profit

health plans covering nine counties and serving nearly 1 million of California's Medi-Cal beneficiaries. He also serves on the California Association of Health Plans Board of Directors.

Bruno proudly accepted the appointments, saying "I thank the Trustees of Loma Linda University for this great honor and responsibility they have bestowed. I will do my best to uphold their trust and Loma Linda University's proud tradition of academic excellence and social responsibility."

Inland Empire Health Plan was formed by joint powers authority of Riverside and San Bernardino counties to provide their Medi-Cal beneficiaries improved access to quality preventative and total health care. IEHP presently serves 135,000 members, making it the 14th largest HMO in California.

INLAND EMPIRE PROFILE

Who: W. Augustus Cheatham

Occupation: Vice president for public affairs and marketing for Loma Linda University and its medical center. Previously, Cheatham was Deputy Assistant Secretary for the U.S. Department of Education in Washington, D.C.

Duties: Being involved with publications, media relations, and marketing planning and management. Other duties are coordinating special events and projects and acting as spokesperson for university officials. He also works with both alumni and government relations. Last but not least, Cheatham also works on the company's website.

Education: A graduate of Columbia Union College in Takoma Park, Md., in 1965, he attended Howard University in Washington, D.C., where he earned a master's degree in social work.

Future Plans for Loma Linda University Medical Center: Improve customer services, increase market share, increase community outreach initiatives and support implementation of a new call center for easier access.

Cheatham's View on the Medical Center: "We generally receive high

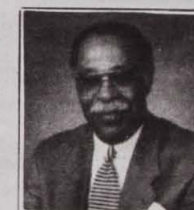
marks in this area in our surveys and have an excellent reputation for outstanding performance in the delivery of patient care and education in the health sciences."

His Management Style: Cheatham describes it as collaborative, detailed and precise, accessible, a team builder and dependable.

Major Accomplishments: Outstanding media relations, corporate identity policy and practice, award-winning publications and marketing materials and an award-winning website.

Hobbies: Sightseeing, walking and swimming.

Marital Status: Cheatham is married to Ida, a retired elementary school teacher. They have three children: William, 35, a physician's assistant, Marta, 32, an obstetrician/gynecologist, and Nicole, 28, a writer/editor/graphics specialist. Augustus and Ida have six grandchildren.



W. Augustus Cheatham

Personalizing Company Water

To most companies, the term liquid assets is just a thrown about phrase. To the owners of Holmes Ice and Cold Storage in San Bernardino, liquid assets are the key to their business.

Harry and Valerie Holmes, who now run the 34-year-old family business in downtown San Bernardino, shifted part of their business focus late last year when they converted one of their purified water lines used for making ice into a line for producing purified bottled water.

"We figured since we had the open water line, we might as well put it to good use," Harry Holmes said.

Clear and Natural Water, though, is not your typical bottled water. This water can be produced with either a completely customized label or with a personal or corporate name as well as message printed on the bottle.

The personal label has room to display a name or logo and also has a message box on the side.

"We've made the personal label big enough to accommodate just about whatever our customers want to display," Valerie Holmes said. The customized label can be completely customized right down to the color, size, font, logo and message area. Bottles come in cases of 24.

With only a one case minimum to order and the popular sport sipper top, Clear and Natural Water makes a great promotional tool. Businesses in and out of the Inland Empire area are beginning to agree.

Holmes Ice and Cold Storage have provided water to such diversified customers as the Orange Show, Pharaoh's Lost Kingdom, San Bernardino County Parks and Recreation, inland area car dealerships and local elementary schools.

"The greatest thing about using the water as a promotional tool is that you never know where that bottle is going to end up," Valerie Holmes said. "We have a group of car dealers in Lake Havasu that were given a case and now come out here every month to pick up about 60 cases," she added.

Another marketing target for the water is personal use. The water has been given as personalized gifts for family, co-workers and graduates.

"This past June we were really caught by surprise at how many families bought cases for graduation parties," Valerie Holmes said. "We really like to feel that we are providing people with a great personalized gift idea and that we are giving Inland Empire businesses a new way of marketing themselves or their product. Besides, it makes a great walking billboard."



Harry & Valerie Holmes

Auto Show Sells Out

Auto manufacturers and dealers showed their full approval of the Inland Empire Auto Show's move to the Ontario Convention Center by snapping up all 100,000 square feet of exhibit space for the 1999 show to be held February 24 to 28.

Bill Schultz, president of Auto Dealer Shows Inc., said 23 manufacturers attended an August space draw that resulted in a sell out. He said Buick and Mercedes will be returning to the show after a year's absence.

Ford and Toyota were the largest space buyers at 10,000 square feet each. Other manufacturer signings included Chevrolet, Dodge, Nissan, Cadillac, Saturn, Honda, Acura, Chrysler-Plymouth and Lincoln-Mercury.

Schultz said moving the show from the National Orange Show in San Bernardino after eight successful years was a difficult decision but was necessary in order to expand manufacturer participation and increase attendance.

EDITORIAL

Appeals Judges Rule in Favor of Workers' Comp Abuse

If you thought it was bad just waiting in the doctor's office or that little treatment room where you sit for an hour in a little paper gown, you'll really hate this. The Orange County Appeals Board judges have ruled that all of your waiting is billable time for your doctor.

And the longer he makes you wait, the more money he makes. It's called face-to-face time, and the more he logs, the more he can bill your insurance company.

We don't normally take the side of lawyers and insurance companies, but the medical payment system is screwed up enough as it is and this new ruling is a license to steal for California doctors. On top of which, the citizens of this state are paying the price.

The effect of the ruling is to interpret the face-to-face time as door-to-door. That means that while you read the old magazines in the waiting room, fill out your medical history forms or get x-rayed by a technician, the doctor is reporting, for compensation purposes, that he is treating you.

And the story gets worse. It seems that this ruling in Orange County came during a 67-count trial against an orthopedist whom the Orange County district attorney was trying to shut down on workers' compensation fraud charges.

Twenty different insurance companies participated in building the case. Injured workers were prepared to testify that they had spent as little as five minutes with the doctor, who then billed two hours of face-to-face time on their cases. The case was dismissed.

There is hardly a business in this state that doesn't think the workers' comp program is hobbling their ability to do business. And many see it as a way for workers to stay home and watch TV while getting paid.

Meanwhile, HMOs have become the bad guys for anyone who has seen their relatives rolled out of a hospital and parked at the curb in a wheel chair when the insurance says they should be healed.

But this goes beyond all evil. Door-to-door is not face-to-face. Remember just those two phrases and ask any doctor, any lawyer or legislator what they think. I think it's stupid. I would say it sounds criminal, but the Orange County courts have ruled that it is not. Perpetration of fraud is now legal here in the state of California.

Time to Deliver

When San Bernardino Mayor Judith Valles was on the campaign trail, she pledged that the people of San Bernardino would get audits of the Redevelopment Agency, including the mobile home park projects.

Where are the promised audits?

Reliable sources tell us that the mobile home park audit has actually been completed. Allegedly, it contains explosive findings.

The time for acclimating to office since the election is long past. The people of San Bernardino expect the audit and rightfully deserve to receive it. The time line on these questions is beginning to get a bit fuzzy, and soon the responsibilities of the old regime will sit squarely on the lap of the new mayor. Problems are solved neither by ignorance, procrastination nor hiding.

However, blame for those problems can easily be absorbed by these same passive actions. Those who are truly not part of the solution are part of the problem.

We hope that Mayor Valles will see to it that the people of San Bernardino gain access to the audit immediately. Anything less should raise serious questions about faith in government.

COMMENTARY

What's Wrong with Wells Fargo's African-American Program

by Joe Lyons

I could be wrong, but I thought it was illegal for financial institutions to ask for things like age, race and gender. I thought that the civil rights laws of the '60s put such potentially prejudicial categories out to pasture.

So how is it that Wells Fargo Bank is now assigning a billion dollars to an African-American small business loan program?

Worse, this loan program is for African-American business owners who surf the Net. That's right. To qualify, you must look up Wells Fargo's info page at www.netnoir.com/wellsfargo. Wells Fargo's press release refers to this website as "a leading African-American website on the Internet."

Since, by their own count, only 40 percent of small businesses are on the Net, 60 percent have been eliminated automatically. And in its press release extolling this blacks-only program, Wells Fargo proclaims that they have already done such loan programs for Hispanics and for women.

Gender selectivity as well as race. This is supposed to be illegal, isn't it?

But wait. The press release lists the qualifications for the African-American loan: "To qualify for an unsecured loan . . . under the African-American loan program,

business owners must have been in business for at least three years, have not declared bankruptcy within the past 10 years, have a satisfactory personal and business credit record, have a profitable business and have an established bank account for business."

Now, if I read that right, I would qualify for the loan. Nowhere does it say you have to be black! It doesn't even say that you have to apply on the Internet.

I have to wonder if the same conditions apply to the Hispanic and women's loan programs as well.

Understand something please. I fully support any program that furthers the interest and needs of small business and entrepreneurship. I have a great deal of respect for anyone who takes their fate into their own hands and launches their own business.

And I am not saying the black, Hispanic or female entrepreneurs don't deserve encouragement in taking their economic future by the horns. I am happy to see that.

But for a bank to brag about how they have singled out one part of America's multicultural society to benefit in a way that others will not is illegal. It constitutes what some have come to call "reverse racism." And no matter how well intended this loan program may be, two wrongs can never make a right.

CLOSE - UP

Working in a Virtual World

by Mathew Padilla

Cliff Bleszinski rolls out of bed sometime between noon and 4 p.m. and makes the long commute down the hallway from his bedroom to his office, about 20 feet.

He checks his nearly 200 daily e-mail messages, some about work, some about the cats on his website — Bleszinski, of Rancho Cucamonga, is holding a contest for the best image of a cat taken with a computer scanner. Then, skipping breakfast, he gets down to the serious business of the day: reviewing the work of level designers for an addition to the computer game Unreal, which also happens to be the prize of the cat-scan contest.

Unreal, a product of Rockville, Maryland-based Epic Megagames and Waterloo, Ontario, Canada-based Digital Extremes, is a fantastic 3-D experience in which the player shoots aliens while trying to escape from a strange, distant planet where the player's ship crashed. PC Data, a software sales monitoring firm, has consistently ranked Unreal in its top-10 list of computer games sales, often reaching number one or two.

Bleszinski, 23, co-designed the game, released in May, and oversaw the production of each level of difficulty. Now he is overseeing the production of levels for a game expansion due to be released at Christmas time.

The creation of the fantasy game took place in a virtual world made possible by the Internet. As lead level designer, it was Bleszinski's job to hunt down creative talent to design each level of the game that he didn't have time to do himself, making them fun to play, visually awesome and with cool sound effects.

He was able to find designers without ever leaving his home, which he seldom does. Bleszinski surfed the Net, checking out bulletin-board postings and comments made in chat rooms about cool levels in other fantasy shoot'em-up games, such as Doom, Quake II and Duke Nukem. He discovered who



Above: Here's one alien you wouldn't want to meet in a dark alley or anywhere else. The big, bad alien, called Titan, is one of the nasty extraterrestrials players must defeat to survive the computer game Unreal.

Right: Unreal lead level designer Cliff Bleszinski



designed those levels and called them to see if they wanted work.

He found that level designers make an eclectic mix, which ranges from cash-strapped students to people with unrelated full-time jobs.

"The great thing about this industry is it doesn't matter what piece of paper you have, saying where you went to school, what jobs you've had, etc. What matters is talent," Bleszinski said.

If the designers were interested, Bleszinski would send them a nondisclosure statement for them to sign and a program called Unreal Level Editor, which allows someone with virtually no programming

experience to create a 3-D game environment. The designers would send their first drafts to Bleszinski, and if they were any good, he would hire them and begin editing their work.

This computer world business environment stretches across the country and up to Canada, continuing for the game expansion.

The game

Playing Unreal is a frightening experience. It begins after a spaceship crashes, and the player, a convict, has to find his or her way off the ship — you get to choose your sex. Several rooms are lined with dead bodies shown in graphic

detail, and bloodcurdling screams occasionally emanate from some unknown source.

The graphics are the greatest achievement in a short line of 3-D kill-just-about-everything-that-moves (or everything) games, according to Bleszinski. One example is the first use of real-time fog.

In other games, fog is seen in the distance; but in Unreal, players walk through the fog, creating a hazy view of surrounding objects.

Among Bleszinski's contributions to the game is a rocket-and-grenade-launcher gun, called 8-Ball Launcher. As a new computer-combat feature, shots can be fired one at a time, or two or more chambers can be loaded and then fired simultaneously.

Bleszinski said the gun is called 8-Ball despite having only six chambers because of criminal lingo — bouncing the eight ball (a grenade) off the corner pocket (a wall) and into a hole (vicinity of an alien).

The game features a host of deadly weapons, which Bleszinski enjoys using to take off the heads of aliens. He finds such video violence relaxing.

"If I unload a shotgun in a monster's face, I feel better," he said.

History of a computer geek

As a Nintendo-loving kid, Bleszinski knew he wanted to create his own video games someday.

"I'm a geek at heart," Bleszinski said. "My best memories are about playing games like Zelda and Super Mario Brothers. I think part of it comes from not having good social skills when I was a child."

The video-game lover grew up in Boston, Mass., playing games so often that his father commented that even if he died, his son wouldn't stop playing.

His father's prophecy almost became true when Bleszinski was 15 and learned of his father's passing from complications of the heart following by-pass

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CORNER ON THE MARKET

Putting Your Ear to the Customer

Part I of II

by Ron Burgess

I frequently ask my clients to listen harder to customers. I don't mean to direct one's ear to the source to pick up more sound; I mean listen in the fullest sense of what it means to receive information and understand.

Listening doesn't happen with the ears only. It is a system of capturing all the information from the customer. It is a function of always monitoring communication with customers and correctly adding (or subduing) the sound to the real meaning.

It can be in the simplest form, such as responding to customer voice intonation. I am always irritated to be up-sold by fast food restaurants. This is the practice of suggesting to "super-size it" or add a dessert to the order you just placed. I know what I want and am seldom sold more than I order.

On the second up-sell, my voice becomes slightly impatient as I say, "No thank you" for the second time. I am surprised how few times the clerk picks up on this and simply up-sells again.

The third time I say, "I would have asked for it if I wanted it." By now I'm irritated and will enjoy my lunch just a little less. The incredible part is the rote response, "Sorry,

I have to say that," as if she had already irritated and refuted a dozen other customers that day. Here is a case of the server being trained to up-sell and not being trained to respond to the customer, no matter what the customer says about a practice.

This fast food business is looking at the numbers only. They are not listening to all the customers. They see that their business does increase when they do suggestive selling and up-selling, but they miss the number of customers that are irritated by the practice. These customers ultimately add a small minus to their mental value notebook, which just waits until the time comes to select the next restaurant.

But listening should happen on other levels as well. The real voice of the customer resides in buying patterns. When was the last purchase, how often are purchases made, and how much was spent? These can be summarized as recency, frequency and monetary value (RFM).

Listening at this level requires sufficient data, unlike the street savvy required in the example above. Data mining, as some call it, has become the largest set of ears a company has.

The Milliken Company started listening to customers in this fashion more than 10 years ago. Milliken reports now that it has

enough historical information to report six clear trends with its customers:

- The things that matter to the customer are not always what the company expected.
- Customers have become more demanding over the years.
- The competition is not standing still, and extra effort is needed to bridge the gap.
- It does not matter how good the company is, only how good your customer thinks you are.
- If you improve something, tell the customer; otherwise he will think things are the same.
- Price is never the most important factor for customers.

This list was included in "The New Rules of Marketing" by Frederick Newell. Newell goes on to quote Kay Partney Lautman, a veteran fundraising award recipient from the Direct Marketing Association.

She says: "Now that everything is computerized . . . people are thought of as segments, not people. In some ways we need to go back to the old way of treating people." This is the entire purpose of a relationship marketing program.

The third way of listening to the customer involves knowing who you are listening to. As one of hundreds of hamburger purchasers in a day, the chance of my influencing business is slight (unless a franchise owner reads this column), but my influence on computer and software sales is more dramatic.

I have shifted tens of thousands of dollars away from a primary software retailer based on senseless policies and arrogant customer service people. As a seminar speaker, marketing systems expert and major systems influence on clients, my opinion of computer and software service has much more weight than my opinion of fast food service.

Organizations must work to know who they are dealing with. What type of consumer is each of your customers? What buying habits, what demographics and what ability to influence do they have? This is called segmenting your customers.

It's true that listening harder means understanding RFM and all that it brings to the table, segmenting and maintaining the old fashioned street savvy ear to the customer.

Companies that have the largest collective ears will have a chance to really "hear." While that does not mean they will act on the information, they will certainly have an advantage. Those companies that combine listening harder with their customer relationship marketing programs leverage this advantage even further.

Ron Burgess is principal of Burgess Group, a marketing management consulting company specializing in relationship marketing and marketing systems integration. He can be reached by e-mail at ron-burgess@aol.com or by phone at (909) 798-7092.

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CORPORATE PROFILE

ESRI: Mapping a New Technology

by Stacey Gallard

With the consistent availability and advancement of software, the idea of map making may not seem revolutionary. Yet at Environmental Systems Research Institute Inc. (ESRI), based in Redlands, the process of making maps goes beyond the basics of topography and landscaping.

Founded in 1969 by Jack Dangermond, ESRI began with his goal to make electronic map making a better tool in helping not only to find more accessible routes but also to decrease travel time. This goal became a reality with the software product Geographic Information System (GIS).

Known as the ESRI's first commercial product, GIS is still being used by businesses and government agencies to help collect data such as finding the best soil for growing fruits and vegetables or charting the best route for an emergency vehicle. One of the businesses that GIS helped improve was Sears Roebuck and Co.'s delivery system.

According to spokesperson Karen Hurlbut, Sears was not only a challenging project but also involved two levels of improvement.

"The first one was to improve their on-time delivery of their products [to customers' residences]," Hurlbut said. "They wanted to shorten the window of time."

Hurlbut explained that GIS' second job was to map out a more accessible route for its delivery drivers and repair technicians. Hurlbut said that the software had improved the delivery time from a four-hour wait to a two-hour wait, and deliveries increased. It has been estimated by Sears that since using GIS, direct cost savings to the company is in the tens of millions of dollars per year.

Along with Sears, other companies have also used GIS software to help improve their business needs. The software has been used by the Southern California Gas Company in helping to improve the automating routing system for the company's



ESRI headquarters in Redlands

inspectors. California Polytechnic University, Pomona, has also used GIS to link up the college's databases to such fields as business, geography, and urban and regional planning.

Yet how does GIS work? GIS technology integrates database information operations such as query and statistical analysis with visualization and geographic analysis. For instance, existing road maps and computer-transferable information can be inputted into the GIS software. Additional data for the software is also provided by organizations such as the U.S. Census Bureau and the U.S. Geological Survey.

The software's database can be both continuous and scale free. Map products can then be centered on any location, at any scale and showing any desired information. Once selected, the information can be symbolized and highlighted.

ESRI's success with GIS has also made it popular with businesses that have websites.

"A lot of organizations — both businesses and government agencies — are wanting to put information out on the Internet and they want to include maps that people can use for references," Hurlbut said. "For example, there's a site for the National Association for Realtors that has statistical information on how many bedrooms there are [in homes].

"There's also a map showing

where that property is in reference to nearby towns. Our company, ESRI, has enclosed a mapping component of that very popular website."

While the software is successful, ESRI believes that it is still ahead of its competition. Hurlbut said that the company has a complete product line, ranging from the low cost software BusinessMap Version 2.0 — which is used to chart map data from spreadsheets, databases, etc. — to the more expensive Spatial Database Engine (SDE), which is used to retrieve geographical data from both file-based and data-based management systems.

"Our competitors tend to focus on either the less expensive product line or the more expensive, the more advanced system," Hurlbut said. "We're the only company that runs a complete line [in mapping software]. We've been in business since 1969 and we've always been in the same industry. ESRI was created to improve the techniques that people used to make maps."

While ESRI and the software GIS has helped a lot of companies with their mapping capabilities, a question remains: What about the future?

Currently, ESRI is working to design a program to help improve the routes for medical emergency vehicles. According to Bill Davenport, marketing manager, the company is

testing a software program that will help home health care units, such as visiting nurses and ambulances, improve on their travel time to residential areas.

While the company has provided useful software for many businesses, ESRI founder Dangermond believes that mapping has been and always will be incorporated in electronic appliances and even automobiles.

Dangermond said that providing public access to geographic data would not only help realtors obtain better information on residential or business locations but would also be an asset to local government divisions, such as the city planning department and utility companies. He also said that the more people become involved in accessing geographical data, the more map technology will be in demand.

Today, ESRI has helped businesses in California and worldwide. Besides providing a valuable software tool, the company provides consulting for geographical areas.

At a Glance

What: Environmental Systems Research Institute Inc. (ESRI), a corporation revolutionizing topography and landscaping in mapping technology.

Where: Redlands

Who: Jack Dangermond, founder and president of Environmental Systems Research Institute Inc.

Quotable: ESRI Public Relations Manager Karen Hurlbut: "Our competitors tend to focus on either the less expensive product line or the more expensive, the more advanced system. We're the only company that runs a complete line [in mapping software]. We've been in business since 1969 and we've always been in the same industry. ESRI was created to improve the techniques that people used to make maps."



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COMPUTERS/SOFTWARE

Conflicts in the Office vs. Conflicts in the Computers

by J. Allen Leinberger

You cannot believe what the old movies told you. "2001." "Terminator." Even some of those old episodes of the "Twilight Zone." They foretold of a day when the computers would run our lives for us.

Well, it hasn't happened yet, and it may not for some time to come. The reason is simple: Computers still rely on us, and we cannot make the decisions that computers need.

Right here in the office, debates rage every day. And it's not just the issue of MAC versus Windows. Let me give you some examples.

Memory

In every Mac is a program called Virtual Memory. You can set it to make your computer think it has more RAM memory than it actually has.

Or you can buy a program called RAM DOUBLER, which does the same thing, only different. For one thing, RAM DOUBLER can triple your RAM. Some people believe that you should not put any external programs for memory into your machine. Others say that Connectix RAM DOUBLER is the only way to go.

But you have to turn off the virtual memory if you install the doubler. And it doesn't really dou-

ble your RAM. What it does is lie to the computer and makes it *think* it has more RAM.

Internet access

Bill Gates got in trouble with the Justice Department over this. He loaded his favorite into the Windows 98 package and Janet Reno sent her Waco squad after him.

The basic argument is Netscape or Internet Explorer. Netscape is the commercial development from the same guys who drew up Mosaic when they were in college. Internet Explorer (called "exploder" by its critics) comes built into access systems like America On Line. Each side argues speed, efficiency and access. Each will tell you that theirs is the better system. You make the call.

Internal management

In every MAC is a program called Extensions Manager. The new OS 8 has made it quite presentable. But Casady & Greene have a program called Conflict Catcher that not only manages your extensions, it checks them for conflicts, organizes them, sorts them at start-up and lets you turn them on or off in related groups. It does take a lot longer to start them up because of all the sorting, but it has found duplicates in my machine and asked me if I want to eliminate

the older version. Like the memory issue, you cannot have both. You must choose one or the other.

No doubt your office has computer debates of your own. Zip Drives VS SyQuest. Modems at 28k or 56k. And printers . . . don't get me started.

There is, of course, another problem among computer users that will keep the machines from taking over. Which version do you run?

It used to be very simple. Computer programs had a sort of Dewey Decimal System of their own. The first issue of any program was 1.0.

When the first problems were fixed, you got version 1.01, or maybe 1.5. Many companies still stick with this. Adobe PageMaker 6.5 and Photoshop 5. Quark Express 4. Act 2.8.

But just after the first Windows program came out something happened. Marketing people got involved. Instead of a Windows 4, somebody decided to name it after the year of release: Windows 95. Then there was Windows NT (New Technology).

As time marched on we got Office 98 and Windows 98.

And Apple kept referring to its new programs by name instead of number. That seemed to put a curse on them. Copeland, for example, got talked about but never released. Others, like Rhapsody and Tempo, became regular OS systems. But here again came trouble.

OS 8 generated a series of programs based not on the issue of the

company or the year of release but on the new system it was designed to be compatible with. Thus we have the new RAM DOUBLER 8 from Connectix. There never was a 5, 6 or 7. The 8 has to do with its compatibility with MAC OS 8. The same is true with SPEED DOUBLER 8. Even the new Conflict Catcher 8.

To confuse you, RAM DOUBLER 8 and Mac OS 8 run on the new G3.

And it gets worse. Since there is already an OS 9 program, the next issue from Apple after the new OS 8.5 will be OS X.

Unlike Malcolm X or Generation X, this will be pronounced OS Ten. Will there be an OS XI? (Do you remember "Rocky V," "Beatles VI" or "Adam 12?") Scary, isn't it?

I have mentioned before the irony of the movie "Independence Day" in which we defeated the aliens because we could load a virus from a Mac PowerBook 5300 to destroy their ship. In the real world, my MAC-formatted Zip drive will not work in your Gateway computer. My Sharp Wizard Organizer Dock will only hook up to a Windows 95 computer.

Strangely enough, only "Adult" computer games have worked to consistently issue compatible cross-platform programming that will work for just about everyone. I do not buy them, you understand, but I have seen them in the stores. Does their marketing say something about giving the public what they want?

Employment Options for MBA Grads

by Stacey Gallard

Finally it's over. You've passed all of the required courses and earned a master's of business administration degree (MBA). Now where do you go from here? What can you expect when entering the job market?

These are some of the questions that MBA grads face. Not only are MBAs being constantly recruited by such companies as Chase Manhattan Corporation in New York, N. Y., and FMC Corporation in Chicago, Ill., they now must decide which company to choose from.

At Chase Manhattan Corporation, MBA grads are offered many opportunities in areas such as trading and sales. MBAs are required to participate in a six-week MBA training program. The program is to provide a comprehensive view of the global banking business. The program covers all areas such as credit, financial analysis, risk assessment and corporate finance theory.

After completing the program, MBAs are placed in areas — depending on individual interest and hiring level — such as sales or trading.

At FMC Corporation, MBAs may begin at the industrial manufacturing corporation as business planners, financial analysts or human resource professionals. Like Chase Manhattan Corporation, FMC does provide a training program for MBA grads and advancement depends on individual growth.

Morgan Stanley Dean Witter in Riverside, according to Mark Albers, branch manager, has two MBA employees and offers a post-grad program for all employees. The program pays for the employee's tuition and course materials.

Albers also said that the firm does participate at campus job fairs, the most recent at California State University, San Bernardino, to provide graduate students information about Morgan Stanley Dean Witter.

MBAs employed at Merrill Lynch Co. in San Bernardino are also paid on commission. The corporation also provides a training program for employees to become financial consultants.

At the New York corporate office of Smith Barney Inc., salary depends, according to Jim Terez, manager of

compensation, on the job position itself. For instance, a broker at Smith Barney is paid on commission and the pay depends on the performance and selling level of that employee. Terez said that while the corporation does a lot of recruiting, potential employees do not need to have an MBA.

"Plenty of jobs don't require that you have an MBA. Some recruiters who are looking for full-time professionals [go] recruit at business schools and look for people who study finance," Terez said.

Smith Barney provides a standard tuition program similar to the program offered by Morgan Stanley Dean Witter, Smith Barney providing tuition reimbursement for employees who are enrolled in work-related courses.

Universities, MBAs and corporate America

At California State University, San Bernardino's MBA program, graduate students are offered, according to Professor Sue Greenfeld, program director, an "advanced professional degree." Greenfeld describes the program as being designed for evening part-time students who may have the hands-on experience in an area such as accounting but need to complete some required courses in order to earn an MBA.

Yet, instead of the possibility of being required to take 20 prerequisites, students are only required to take 11. Greenfeld said that in order to qualify, students have the option of being tested to see where their skill level is or they can petition to the MBA department that they have work experience.

The estimate percentage of students in the MBA program, Greenfeld said, is 15 percent. Greenfeld also said that the MBA graduates have been recruited by such corporations as Anheuser Busch, Hertz Rent-A-Car, Enterprise Rent-A-Car, Sav-on Pharmacy and John Hancock Mutual Insurance.

While Cal State San Bernardino has a top-rated MBA program, at Indiana University another unique MBA program is offered. According to C. Randall Powell, assistant dean of company relations, the faculty and graduate students at Indiana State participate in what is described as a

team-oriented program. In this program, students are not only evaluated by a team faculty but also by their peers. The reason for this type of program, Powell said, is that most Fortune 500 companies are now looking for individuals who not only have job skills but also team-player skills.

Powell said that MBA graduates have been recruited by such companies as Proctor & Gamble and Toyota.

Yet a question remains: What is an average starting salary for an MBA graduate?

Although salary information from most of the local colleges and business schools was not available, one business school, the Peter F. Drucker Graduate Management School in Claremont, was able to give an insight into MBA salaries.

According to the school's academic adviser, John Dodd, the general starting salary for an MBA ranges from \$67,000 to \$69,000 a year.

"If an individual completes an MBA after achieving three years work experience prior to the entry into the MBA program, their lifetime earnings will increase by 127 percent," Dodd said.

Dodd also said that in order to help MBA grads find employment, the school held its first job fair for its MBA students last May. He said that top companies such as IBM Consulting, Anderson Consulting, and Rainbird Sprinklers Manufacturing Corp. were on hand to recruit any interested MBAs. Dodd said that the job fair was so successful that another one is scheduled for October.

While Dodd was unable to provide salary information on the class of 1997, in a June 1 survey provided by UCI Graduate School of Management, an MBA range base salary for the class of 1998 is \$25,000 to \$100,000. The range base salary for the class of 1997 was listed as \$34,000 to \$80,000.



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SBS Stands Out in Electronic Transactions Industry

Superior Bankcard Service (SBS) was named the 1997 Enterprise Award winner for best business practices in customer satisfaction.

The Enterprise Awards is an annual program in its third year, sponsored by Arthur Andersen's Enterprise Group, Xerox Business Services, Imperial Bank and Ultimate/Abacus Staffing.

Finalists were selected on the basis of their demonstrated excellence in at least one of four key categories of business activity.

"The Southern California Enterprise Award recipients have demonstrated an exceptional business practice that has brought them success in today's marketplace," said Don Dahl, a partner at Arthur Andersen. "Their experiences serve as models to other small- and mid-sized companies that want to improve their business practices."

In addition to winning the 1997 Enterprise Award, Joe Kaplan, Superior Bankcard Service's president, and Tim Jochner, executive vice president, received the 1998 Entrepreneur of the Year Award in the category of emerging business.

Those winners were announced in June at the Beverly Hilton Hotel. The Ernst & Young 1998 Entrepreneur of the Year Award was presented to nine companies that demonstrated company growth, profitability and innovative management.

The recipients of this award

were chosen from a list of approximately 90 nominees in the Greater Los Angeles area. According to Ernst & Young, the Entrepreneur of the Year program honors entrepreneurs whose ingenuity, hard work and perseverance have sustained successful, growing business ventures.

The program was designed to increase public awareness of the benefits these innovators bring to our society. Additionally, honoring the entrepreneurs provides them with a forum in which to express their views, share their experiences and ideas, and promote entrepreneurship.

In SBS' case, Kaplan said, the achievement is a direct result of the employees' hard work and dedication, which brought the company to where it is today.

"The Entrepreneur Award is a tribute to the employees, employees who bound together for a common goal, which sets the company apart from others," Kaplan said.

Tim Jochner further emphasized that the award is also a positive affirmation of SBS' continued investment in providing excellent customer service and specializing in providing turn-key, fully integrated processing solutions to meet the unique needs of individual customers.

As Superior Bankcard Service looks toward the next century and beyond, the company will remain committed to the long-term success

and profitability of the company, employees, associates and, of course, its customers, officials said. SBS will continue to put forth the effort necessary to provide customers with the best tools available to help achieve even greater levels of business success now and in the future.

Founded in 1994, SBS is ranked the 8th largest nonbank acquirer in the United States. SBS has become

a leader in the electronic transaction industry by providing strategic solutions and comprehensive support to all types of businesses. Consistent with the company's strategy, SBS has recently developed its website. The site provides connectivity to a multitude of commerce solutions, ranging in capabilities from secure online authorization to off-line processing solutions.

INLAND EMPIRE PEOPLE

Gloria Kneefel

Seeking to provide affordable services for the elderly may sound like a political promise, but for Gloria Kneefel, administrator at Casa de la Vista, a senior housing community in Redlands, this "promise" is one of her daily tasks.

A typical day at work for Kneefel involves helping 80 elderly residents deal with day-to-day problems or questions, whether it be social security or obtaining special needed items such as wheelchairs.

Although Kneefel has only been working at Casa de la Vista since April, her experience and concern for the welfare of the elderly goes back to when she was previously the administrator at National Housing Ministries, a Florida-based housing committee.

What has impressed her about Casa de la Vista, Kneefel said, is that the community provides the elderly — most of whom are living on a fixed income — with affordable housing. The community also provides residents with what Kneefel referred to as a "mandatory meal." The mandatory meal is served once a day five days a week, Kneefel said. The reason that it is a required meal is because most elderly people do not cook enough nourishing meals for themselves. The end result is dehydration.

While her duties include overseeing the management, organization and marketing efforts at Casa de la Vista, Kneefel does have two goals that she would like to see happen at the housing community.

"The goal that I would like to do here is mainly to educate and

help the residents here and to have earthquake preparedness in case of disaster within the building," Kneefel said. "My other goal is that I would like to bring as much of the community services that are out there and enable the residents to stay and live longer independently in this facility."

Since the elderly are living longer, Kneefel believes that they should be more outspoken, not only on the issue of social security but also HMOs.

"The change that I would like to see in the medical field is that the doctors should be able to make a decision instead of the HMOs making the decision on what they feel is necessary for the elderly," Kneefel said. "Seniors need to be a little bit stronger and more outspoken in regards to the HMOs that are out there... limiting them from getting the medical help that they need."

Kneefel earned a bachelor's degree in business management in 1980 from Northwest College in Washington.

Kneefel is an active member of the California Association of Housing and Services for the Aging. This agency provides affordable services for the elderly at both state and federal levels.

Casa de la Vista is an affordable senior housing community and is managed by American Baptist Homes of the West, a nonprofit, nonsectarian organization, providing seniors with quality housing since 1949.



Gloria Kneefel, administrator at Casa de la Vista, a senior housing community in Redlands.

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THE EMPLOYERS GROUP

Survey Shows Execs Getting Higher Salary Increases

by Barbara Lee Crouch

Data from the Employers Group's 42nd annual compensation study of senior executives in California show that during the last fiscal/calendar year average salary increases granted to senior executives ranged from 40 percent to 100 percent higher than those granted to nonexecutive level personnel. For example, executives in the nonmanufacturing sector received salary increases averaging 9.3 percent. Key highlights are summarized below.

Cash bonuses

The average bonus paid to corporate CEOs was \$124,431, an increase of 10 percent over last year's \$113,000 average. The average bonus paid to other corporate executives increased by a

more modest 4.1 percent, to \$36,435.

Nonmanufacturing firms reported larger bonuses for their executive officers than manufacturing organizations. Excluding CEOs, the average bonus paid to executives from nonmanufacturing organizations with sales below \$50 million was \$39,150, which is \$19,150 greater than the \$20,000 average bonus paid in the manufacturing sector.

Target bonuses

Respondents provided target incentive ratios (cash bonus/base salary) for their top management team. Data show that executives (excluding CEOs) in the financial services sector have the highest targeted incentive ratios at 29.9 percent, whereas the ratios for manufacturing, nonmanufacturing and not-for-profits averaged

27.4 percent, 28.1 percent, and 12.1 percent, respectively.

Auto allowances

For 1998, corporate CEO car allowances dipped slightly from last year's monthly average of \$742 to \$734. The average monthly car allowance granted to other executives, however, increased from \$555 in 1997 to \$602 in 1998.

Participating companies

The sales volume for manufacturing firms ranged from \$1.5 million to \$4.3 billion. Nonmanufacturing firms reported revenues ranging from \$300,000 to \$16.5 billion. Twenty-four not-for-profit firms had operating budgets ranging from \$1.2 million to \$106.8 million.

This comprehensive study of

California business organizations ranges from small, privately-held firms to billion-dollar public corporations. This year, 277 firms participated and provided data from 1,550 of their senior level executives. Data are effective as of March 1, 1998.

Barbara Lee Crouch is the Riverside-San Bernardino counties regional manager for the Employers Group, formerly Merchants & Manufacturers Association. The 102-year-old not-for-profit association is one of the largest employer representatives for human resources management issues in the nation. The group serves more than 4,000 member firms, which employ approximately 2.5 million workers. For more information, call (909) 784-9430 or refer to their website at www.hronline.org.

Employers Group 1998 Regional Wage Rate Surveys

The Employers Group has recently completed the 1998 Regional Wage Rate Surveys. The Employers Group has been surveying wage and salary movement in Southern California for more than 75 years.

between May 1, 1997, and April 30, 1998, for all counties.

Based on the Employers Group's Southern California Hourly Wage Rate Surveys, Inland Empire wage rates overall are approximately 3.7 percent less than

Los Angeles and 3.7 percent less than Orange County wage rates. Please note the South Orange County differentials will be somewhat (2

Overall Average Percentage for Total Wage Movement				
Wage Increases	Office/ Clerical	Maintenance	Production	
Inland Empire	4.36%	4.26%	4.47%	
Orange County	4.04%	3.89%	3.42%	
Los Angeles County	3.39%	3.40%	4.12%	
San Diego County	4.46%	4.39%	4.09%	

Sample Survey Data of Salaried & Hourly Non-Exempt Pay Rates				
Position	Inland Empire	Orange County	L.A. County	San Diego County
Receptionist	\$9.06	\$10.57	\$10.41	\$10.11
Secretary II	\$12.01	\$13.41	\$13.58	\$12.28
Accounting Clerk (Junior)	\$10.41	\$11.86	\$11.15	\$12.10
Warehouse Person (Level II)	\$12.13	\$12.65	\$9.38	\$9.17
Leader (Assembly Group A)	\$13.50	\$12.43	\$13.94	\$12.67

More than 500 firms were surveyed this year (224 manufacturing firms and 233 non-manufacturing firms) and a total of 206 benchmark hourly and salaried nonexempt jobs were surveyed.

Participating firms were asked to give data concerning wage/salary actions occurring

percent) higher than the regular Orange County rates.

The Employers Group publishes 14 major wage and salary surveys each year, covering benchmark job positions within industries and geographic areas as well as employee benefits and employment policies and practices.

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MANAGING

Effective Managing Amid Mergers

by Peta G. Penson

The recent new wave of mergers among big players in almost every industry has revived the interest in new ways to manage employee performance in an undulating environment.

Back in 1991, GTE acquired Contel in order to become the largest telephone company in the United States and got an extremely challenging management assignment in the bargain: how to combine two large work forces, retain the top talent and redeploy other personnel in a way that would keep productivity and morale humming.

GTE pioneered the concept of personal career management workshops for employees during times of mergers and acquisitions. Led by outside consultants and corporate human resources (HR) staff, the workshops got employees thinking about their career experiences, skills and goals, and how they

related to the corporate changes underway, although much of the emphasis was on how to present themselves successfully to the new leadership team.

The workshops were beneficial to GTE, especially at the top end of the organization chart where functional managers, division directors and vice presidents used the tools to identify what spots in the new merged organization were the best fit for them. Some rank and file employees also found the workshops useful, especially those who used the information and training to find new positions outside of GTE.

A lot has changed in the past few years, including performance management during times of major organization change. It is no longer newsworthy for a company to just offer career management services — they must be presented in an innovative way that employees perceive as being beneficial to them personally as well as to the company.

The latest wrinkle is the use of the corporate intranet to offer online career management development software that is employee-driven rather than company-driven.

The difference between employee-driven and company-driven is significant.

"The company's primary focus is on work force planning — how to get people with the right skill sets in the right place at the right time," explained Andy Chan, chief operating officer of MindSteps Inc., whose firm created software now in use at Toronto Dominion Bank and several other organizations involved in major transitions. "These priorities may or may not match what is important to the individual employee."

"The company is saying, 'Take more responsibility for managing your own career,' but then adding, 'but we really need you to learn this or become that.' Employees can feel like they're a ball bouncing around in a pinball game unless they have a solid sense of themselves and their career plan to act as an anchor."

By providing intranet access to career development services and assuring employees that all data will be private and confidential, companies are giving employees respect along with a valuable service.

Rather than being told by their managers that they should report to a workshop next Tuesday, employees are able to work on their self-assessments and career development plans any time and anywhere. The career development site often links to other areas, such as job training opportunities and other assistance available to them within the company, maximizing convenience and effectiveness.

From a manager's point of view, these latest technology wonders are a big help. You are not losing people from the work place while they attend workshops that bore or frighten them. More importantly, what employees learn about themselves during self-assessment often increases morale and productivity and uncovers new areas of potential contributions.

How? Here are a few examples:

- Employees feel in control, which reduces their anxiety about work place

changes. The urge to "do something" is given a positive outlet.

- Employees feel equally and universally valued. There are fewer feelings that certain favored groups of employees are getting more or better help with their career management.

- Employees who have a better understanding of what gives them personal satisfaction gravitate to special teams and assignments that they enjoy. They are aware of which are their "best work" skills (those they like and do well), which are back-up skills (those they do well but don't enjoy), and which are weak on execution ability and/or personal satisfaction. What manager wouldn't prefer to lead a team of individuals all engaged in "best work" assignments?

"Increasingly information is converging on the desktop: corporate business information, HR resources, training databases, skill set descriptions for jobs, self-assessment tools, career development planning templates — everything that is needed for employee ownership of careers," Chan said. "It is penetrating broader and deeper into the organization than ever before."

Another hot new start-up, Illuminate in Oakland, is building a suite of web-based work force management applications with the specific goal of improving management of the contingent work force.

"There are many technology tools to manage, train and educate full-time, permanent employees, but the next step is to create technology that integrates the extended work force (independent consultants, contractors, suppliers, even customers) into today's virtual companies," said Cyndy Padnos, CEO of Illuminate. The percentage of contingent employees versus traditional permanent workers is increasing every year.

We've been wowed so often in the past few years by new technology bells and whistles it's easy to ignore the advances that are truly significant in changing the way we live and work. On-line work force management software is likely to become one of those products that in a few years we can't imagine how we managed without.

EXPORTING

A Guide to Trading with Canada

by Susan Thomas

The bilateral relationship between the United States and Canada is probably the most extensive in the world. It shares more than \$1 billion a day in trade, and more than 100 million people a year cross the United States-Canadian border. At least 70 percent of Canada's imports are from the United States, and Canada ships more than 75 percent of its exports to the United States.

The United States and Canada share basic values, including commitment to democracy, tolerance for diversity and respect for human rights, and each provides a high standard of living. Both are dynamic market economies with sophisticated industrial, agricultural, natural resource and service sectors. These factors, combined with geographic proximity and many other similarities, make this bilateral trade relationship positive and highly cooperative.

Canada is the world's seventh largest market economy. Production and services are predominantly privately owned and operated. Canada is a parliamentary democracy and a federal state composed of ten provinces and two territories. The current federal government was elected in June 1997.

Queen Elizabeth II serves as symbol of the nation's unity. A premier and a single, elected legislative chamber govern each province.

The Canadian dollar is a fully convertible currency, and there are no restrictions on the movement of funds into or out of the country. Financial markets are stable and accessible to everyone. The United States is Canada's largest investor, with more than \$87 billion worth of direct investment in 1996.

There are no general licenses required for exporting most goods to Canada, and the majority of U.S. products enter free from import restrictions. Since the Canadian government is concerned with protecting its citizens from faulty or unsafe products and has numerous commodity standards to safeguard public welfare, U.S. exporters need to determine what standards are applicable to their products.

The North American Free Trade Agreement grants U.S. firms national treatment for most Canadian federal procurement opportunities. There is no discrimination against foreign investors in any aspect of trade. Foreigners can engage in the same trade activities permitted to a Canadian national, although permits are required for commodities such as armaments.

Foreigners have full and fair

access to Canada's legal system. The Canadian government has longstanding legislation to protect intellectual property rights, and these laws are effectively enforced.

Canadians have a high awareness of U.S. products and services, and are very receptive to them. However, as in the United States, Canadian customers demand responsive, high-quality sales service and after-sale customer support. U.S. firms usually appoint Canadian representatives who can provide that service.

Establishing a toll-free telephone number serving both the U.S. and Canada is extremely useful in maintaining contact with customers.

It is important for first-time exporters to note that distinct cultural differences between Canada and the United States means selling in Canada is not always the same as selling to the domestic U.S. market.

Careful research of marketing and promotional activities must be completed prior to implementation in Canada. However, marketing and advertising strategies employed by U.S. companies in the domestic market can often be equally effective in the Canadian market.

The U.S. Department of Commerce Foreign Commercial Service advises that Canada can be an ideal first step for U.S. manufacturers to take as they begin to export. Information can be obtained from the Department of Commerce Inland Empire Export Assistance Center at (909) 466-4134.

Susan Thomas established Export Associates in 1991 to help small manufacturers get their products sold in the international market. Thomas can be contacted at smtexports@aol.com or (714) 282-7694.

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LAW

Success with Administrative Agencies

by Lazaro E. Fernandez

Our daily lives are governed by the rules and regulations of administrative agencies: FDA, DMV, AQMD. Yes, the entire alphabet soup. This article will discuss some ideas for dealing with them and getting what you need and want.

First, understand the agency's mandates. Legislative bodies give some specific commands and prohibitions to administrators. Be sure you have read the law and understand what the parameters of possible outcomes will be, so that you do not ask for an impossible act.

Next, ask yourself about the agency's constituency. They exist because lawmakers cannot make hundreds of decisions in the face of thousands of constituents who need labor-management peace, disability decisions, restaurant approvals, zoning variances, etc. Does your request

serve the needs of one of the groups that is a natural supporter of this agency? Why not put your request in terms that will coincide with desires of the constituents of that agency?

Third, never forget turf battles. An agency's pride is easily wounded, and so are you, by those who evade the assigned area of authority and seek political or court relief first. Try developing a strategy that will include the agency's need to preserve its jurisdiction. You must understand the process. Never forget turf issues do count.

Keep in mind that courts are very hesitant to second guess agencies. You must not wait to win on appeal. Courts give agencies the benefit of the doubt. This is especially true in the federal arena. Eighty-five percent or more of agency cases are sustained. Focus your energy and strengths on doing the job at the agency level.

Next, you must make your record. Since agencies must document their decisions and reasons, you must submit your paperwork to fill up the needed items on any agency checklist of "must have" elements. If you leave the record empty or allow agency staff to figure out for themselves why your client should prevail, you are doomed.

You need to remember the politics, not the politicians. Do not ignore the fact that career officials, just like you, read the newspaper about legislators' wishes. Agencies hate being rolled by political donor influences at levels above them. Yes, you may "buy" an outcome once, but resentment may spoil future interaction between you and the agency.

As with any litigation, remember the facts. Agency career staff have degrees and expertise that listen best to comparable degrees and expertise. The facts do matter. Consider employing the right consultant or advisor to deliver the technical message to the right level of the agency's staff.

Keep in mind agency ideals. Many agency managers have sacrificed more pay in the private sector for the opportunity to feel they are making a positive contribution to their community. You will increase your chances of success by sending messages that tie in with those feelings. Do not ask agency staff to breach trust with the public to give your client a short-term advantage. It

will not work.

In our era of limited resources, remember devolution, freezes, downsizing and other cuts that have shrunk agency services and their providers. You cannot ask too much from too few. If your business depends on them, consider joining in lobbying for more staff and more resources when legislators make their next allocation.

Never ever forget the truth. You will end your effectiveness by deception of an agency. Career staff, like others, will remember lies for a very long time. If you do not know an answer, do your homework and get the answer. If your position has a weakness, admit it and explain why your side deserves to win nonetheless.

Keeping the foregoing in mind will allow you to deal effectively with agencies and increase your likelihood of a successful outcome in your dealings with them.

Lazaro E. Fernandez is a partner in DesJardins, Fernandez & Smith LLP, a downtown Riverside law firm. Fernandez is a former law clerk to the Honorable Mitchel R. Goldberg, U.S. bankruptcy judge in Riverside. The firm concentrates its practice in the fields of civil trial work, business and commercial litigation and bankruptcy work. This article is for discussion purposes only and does not constitute legal advice. Readers are urged to contact legal counsel for appropriate advice.

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Inland Empire
Business Journal 1

For Insight on Inland Empire Business ...

PRO

The Issue: Californians have been bombarded with advertising for and against Proposition 5. With so much mudslinging, it is difficult to tell how Prop. 5 will affect state residents. Will Nevada-style casinos pop up across the state? Or will Prop. 5 simply guarantee tribal rights already established by federal law? Here is a look at the issue from both sides.

Proposition 5 Is Good for the Inland Empire

by Ken Ramirez

Proposition 5 is a continued opportunity for Indian self-reliance that will be good for the businesses and civic leaders of the Inland Empire.

Proposition 5 will only allow the kind of games currently being played on Indian reservations, thus permitting Inland Empire tribes to provide good paying jobs and contributions to local communities. It is for these reasons that I urge you to take a special interest in Proposition 5 and join us in supporting it on November 3.

Like so many other ballot measures, the authors of Proposition 5 are appealing to the voters as a last-ditch effort only after the political process has deadlocked and politicians proved themselves unable to provide a fair and equitable solution to the issue of Indian gaming.

In 1988, Congress passed a law, voted for by Senator Pete Wilson and Congressman Dan Lungren and signed by President Ronald Reagan, legalizing gaming on reservations and calling for the creation of compacts between state governments and the tribes to regulate and regularize Indian gaming.

But in California, Governor Pete Wilson dragged his heels for many years, delaying as long as he could before entering into compact negotiations with a San Diego tribe that had no gaming whatsoever, not even bingo. This tribe had absolutely nothing to lose and everything to win.

During the process, Inland Empire tribes, along with all other California tribes, were locked out of the negotiations. Thus, the governor wrote a compact without the participation or input of Inland Empire tribes and then, in the spirit of one-size fits all, presented it to them as a fait accompli: Take it or shut down was the order coming down from Sacramento.

Had Inland Empire tribes been

allowed to participate in the negotiations, things might have turned out differently. But this was not to be.

As a consequence, the compact contained absurd and outrageous terms that no Native American, indeed, no Californian could have accepted. For example, the compact rests on the existence of a video-gaming machine that has yet to be invented.

Much of the revenue from Indian gaming comes from video machines — machines that resemble and work on the same principle as the California lottery. Not only does the compact require the exclusive use of a machine that has yet to be invented, but, in addition, because the machine does not exist, it cannot be market tested. Is there a business in California that would accept these terms?

Furthermore, the proposed compact requires forced unionization of all Indian reservations. Reservation employees do not get the chance to vote on whether they want to be unionized. The compact requires unionization of all Indian gaming facilities, no questions asked. By this one act, Governor Wilson has surrendered his free market credentials, embracing a vision of labor relations that would make a socialist blush.

The absurd aspects of the compact are too numerous to be enumerated here. It is sufficient to say that in desperation, the proponents of Proposition 5 turned to the people, whose common sense and good judgment all too often elude the grasp of the political class.

Before November 3, you will hear many lies — all paid for by Nevada casinos and big labor bosses. Look for the BIG LIE as the method of choice bought and paid for by the opponents of Proposition 5. Their strategy is simple: Wear down the electorate with so many claims and counterclaims that voters will cast a

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CON

Pala Compact Means Progress for Tribes and All Californians

by Governor Pete Wilson

Californians face an important decision this November: whether or not to allow unregulated Las Vegas-style gambling throughout California.

Proposition 5 would allow any of California's more than 100 Indian tribes to build and open a Las Vegas-style casino. Local communities bordering the casinos would have no say over the process. The casinos would be exempt from state gaming, labor, tax, liability and environmental laws. They would pay no taxes. Patrons and employees of the casinos would have no rights — tribal casinos would make their own rules, while enjoying full immunity from all lawsuits!

Under Proposition 5, within a few years' time, virtually every county in California with a reservation or Indian-owned land could be home to one or more casinos — and the governor would be required to authorize them, no questions asked.

Tribes are entitled to participate in the American Dream and to self-government. But Proposition 5 would grant them an unregulated monopoly that would transform California into a casino state. And gambling, unlike other industries, has economic and social consequences that go well beyond the reservation's borders. It is important that we respect the rights of all Californians, who time and again have reaffirmed their opposition to legalized Nevada-style casino gambling in the state.

Californians have a better choice. On March 6, I signed a groundbreaking compact with the Pala Band of Mission Indians of San Diego County that respects everyone's rights. The Pala Compact is serving as a model for other tribes. Nine more have entered into individual compacts similar to the Pala Compact,

including the Barona Band of Mission Indians in Lakeside and the Sycuan Band of Mission Indians in El Cajon.

Under the terms of the Pala Compact, tribes may replace their illegal video slot machines with any legally permissible lottery-style gaming device. The tribes will receive the right to operate up to 199 lottery devices, plus the right to license hundreds of additional machines from nongaming tribes, who can improve their own economic development by then licensing their own allocation of devices for profit without having to build a gaming facility themselves.

Under the Pala Compact, employees at tribal gaming facilities will be guaranteed workers' compensation and unemployment and disability insurance under state law. Service employees at gaming facilities will be granted the same collective bargaining rights that other employees enjoy. Patrons are also protected; under the compact, tribes are required to satisfy local fire and safety codes, insure against customer injuries and grant customers the right to bring a claim against them over any disputed winnings.

Local communities are given a significant voice over local issues arising from the compact, including the right to an advisory vote over the compact, the right to be compensated for local police and fire services used by the tribe and the right to enter into an agreement requiring the tribe to mitigate any significant off-reservation environmental effects.

The backers of Proposition 5 have alleged that tribes have been coerced into signing these compacts. Nonsense. To the contrary, most of the law-abiding tribes will tell you it is the illegally gaming tribes that are doing the coercing

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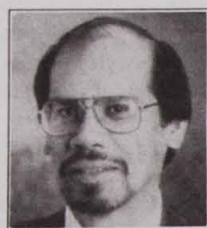
PEOPLE, PLACES AND EVENTS



Marion Ruiz



C. Bevan Stuart



Valentino Tesoro



David Harris



Steven Arriaga



Art C. Demarillas

Citizens Business Bank Appoints Three VPs

Citizens Business Bank has named Marion Ruiz vice president and banking officer of the bank's Riverside office, Michael Saul vice president and credit officer of the credit management division, and Penny Davis vice president and credit officer of the credit management division.

Ruiz's professional career incorporates 14 years of experience in real estate and construction lending. Prior to working for Citizens Business Bank, Ruiz was vice president and construction loan officer for De Anza National Bank, where her duties included analyzing all areas of construction lending. Ruiz was also a consumer loan officer for Bank of America in Pomona.

Ruiz is an active member in the Greater Riverside Chambers of Commerce and a board member for Arlington Division. Ruiz is also a member of the Riverside Hispanic Chamber of Commerce, an advisor with the Riverside County Housing Authority of Family Self-Sufficiency Programs and a member of the St. Bernard Club of America.

Saul's professional career incorporates 16 years of banking experience with a strong background in commercial lending as well as in the development and management of loan and deposit relationships.

Prior to his appointment with Citizens, Saul was vice president of the asset-based finance department at Foothill Independent Bank in Glendora.

Davis' career incorporates 14 years of banking experience with a strong background in credit analysis. Prior to her appointment with Citizens, Davis was assistant vice president and commercial loan officer for First Professional Bank, where she held several positions including development and manage-

ment of loan and deposit relationships. She was also previously affiliated with North County Bank in Beaumont as the administrative assistant.

Citizens Business Bank is the largest bank headquartered in the Inland Empire. It is widely recognized for its commitment to its customers and communities as well as its strong financial performance. Citizens Business Bank serves businesses, professionals and individuals through 23 offices in San Bernardino, Riverside, North Orange and eastern Los Angeles counties.

Riverside Community Hospital Names President, VP

Dr. C. Bevan Stuart has been named president of the Riverside Community Hospital medical staff. Previously, Stuart had served as medical director for the Cardiac Rehab Unit, medical director of the Medical Intensive Care Unit and chairman of the Department of Internal Medicine. Stuart has been a practicing cardiologist in the city of Riverside for 22 years. He will continue his private practice in addition to his new responsibilities as president.

Dr. Valentino Tesoro has been appointed senior vice president of medical affairs at Riverside Community Hospital. Tesoro had served as the hospital's chief of medical staff for three years. In his new position, Tesoro will be a member of the hospital's senior management and will serve as a liaison with the hospital's medical staff. In addition to his new position, Tesoro is a plastic surgeon on staff at Riverside Community.

Ernst & Young Names Partner

Ernst & Young LLP has promoted David Harris to partner, according to Sarah Anderson, Riverside

Managing Partner, Ernst & Young LLP.

Harris joins the partnership following 14 years with Ernst & Young, serving the Inland Empire's public and privately-held companies in industries as diversified as retail, distribution and manufacturing.

As a member of the company's entrepreneurial services, Harris has helped guide many area firms through initial public offerings and mergers and acquisitions in the Inland Empire. Harris also served as the program director for the Inland Empire Entrepreneur of the Year Award.

Harris is a member of the California Society of Certified Public Accountants and the American Institute of Certified Public Accountants.

Ernst & Young LLP provides assurance and advisory business services, tax services and consulting for domestic and global clients.

Eadie and Payne LLP Promotes Frank Zabaleta to Manager

The partners of Eadie and Payne LLP, Certified Public Accountants, have promoted Frank Zabaleta to manager. Zabaleta is a 1987 graduate of the University of Redlands and previously worked as a field agent in the auditing division of the Internal Revenue Service.

Zabaleta is currently assigned to the Redlands office of Eadie and Payne. He is responsible for many aspects of client service and internal tax administration for the firm.

Redlands Centennial Bank Appoints Two VPs

Douglas Spencer, president of Redlands Centennial Bank of Redlands, has named Steven Arriaga vice president, SBA specialist, and Art Demarillas senior vice president, SBA administrator.

Arriaga will assist in the bank's

expansion of its SBA loan origination in Los Angeles and Orange counties.

Arriaga brings 25 years of experience in the many facets of banking. Arriaga has been involved in small business and commercial lending for 10 years and has helped thousands of business owners succeed. Excellent customer service, positive attitude and in-depth knowledge of various financing products are paramount to Arriaga's success.

Demarillas will oversee the entire bank's SBA lending activities in Southern California. Demarillas has held positions in commercial and SBA lending with Los Angeles County- and Orange County-based financial institutions.

Demarillas' objective is to provide clients the professionalism and integrity they deserve, combined with new ideas and old-fashioned customer service.

"Redlands Centennial Bank has an outstanding management team and I am honored to be associated with all the personnel in this fine organization," Demarillas said.

Forecast Corporation Purchases Residential Lots in Loring Ranch

Forecast Corporation, based in Rancho Cucamonga, has purchased 122 single-family residential lots in the Loring Ranch from the Southern California Laborer's Pension Fund Trust. The property is located near the community of Rubidoux.

The land brokerage firm O'Donnell/Atkins Company represented the seller in the transaction. Theresa Griffin of O'Donnell/Atkins cites the purchase as another indicator of an improving Inland Empire housing market.

"As job growth and consumer confidence continue to escalate, we will see more home builders prepare

continued on Page 19

Fallbrook Appoints Vice President of Temecula Branch

Fallbrook National Bank recently appointed Katherine Barreras-Eggers to vice president/business development officer of its Temecula branch.

"We developed this position to help carry out our strong commitment to the community and meet the goals we have set for geographical expansion," said Thomas E. Swanson, president and CEO of Fallbrook. "Katherine will focus on building the branch through 'relationship-banking,' which involves the development of strong customer service values among employees, and through highly competitive lending programs designed to help support and build small businesses."

Barreras-Eggers joins Fallbrook National Bank from Union Bank, where for the past seven years she has served as vice president/branch manager in Temecula, where in addition to business development she was the supervisor of 24 employees.

"I am impressed with the high level of service and quality of products being provided by Fallbrook National Bank," she said. "Most importantly, I am delighted to become affiliated with a bank that has a strong community commitment and look forward to playing a vital role in its growth and development over the next several years."

People, places ...

continued from Page 18

for an even stronger housing market by replenishing lot inventories," Griffin said. "This was a great deal for Forecast and the Laborer's — the timing is perfect for the type of product Forecast will bring to the area."

O'Donnell/Atkins Company, in its seventh year of operation, has established itself as the dominant land brokerage firm in Southern California.

UCR Appoints Assistant Dean of Graduate School of Management

Alan Lewis, director of the University of California, Riverside's Center for Entrepreneurial Management, has been appointed assistant dean of external affairs for the university's A. Gary Anderson Graduate School of Management.

Lewis replaces Ray Maghroori, who left the college to become dean of the College of Business at San Francisco State University.

As assistant dean, Lewis will be responsible for a variety of outreach programs and events at the graduate school of management, including the advanced management and executive management programs as well as the annual health care, real estate and Inland Empire economic forecasting conferences. Lewis will also serve as executive director of the Inland Empire Business and Economic Databank and Forecasting Center.

According to David Mayers, interim dean at the Anderson School, Lewis will also continue his work as director of the graduate school's Center for Entrepreneurial Management, which he founded in 1995. The center coordinates a variety of entrepreneurial education outreach programs targeted at elementary and high school students as well as aspiring adult entrepreneurs.

Fallbrook National Bank Opens Vista Branch

Fallbrook National Bank has opened its third full-service branch at 1690 South Melrose Ave. in Vista. The new 5,700-square-foot facility provides customers in Vista, San Marcos and Carlsbad with immediate and convenient access to bank services.

"We see tremendous potential along the Highway 78 and north I-5 corridors," said Thomas Swanson, president/CEO of Fallbrook National Bank. "This branch will help us better serve our existing clientele as well as draw new customers who want the personal service and attention."

Fallbrook National Bank is a \$121.5 million commercial bank serving North San Diego County and Inland Empire communities from branch offices in Fallbrook and Temecula and loan production offices in Ontario, Orange and Vista. Since its founding in 1985, Fallbrook National Bank has consistently reported steady profits.

INLAND EMPIRE PEOPLE

Jennifer Reynolds

Being in charge of a public relations/marketing department may be a handful. But imagine being in charge of all that with no staff — in other words, a one-man show or, in Jennifer Reynolds' case, a one-woman show.

The public relations and marketing coordinator for the San Bernardino County Department of Cultural Resources is responsible for not only the public relations and marketing of the San Bernardino County Museum in Redlands but also all the regional parks. Her daily duties include writing press releases and being in constant contact with both the media and marketing businesses.

Although Reynolds had first become involved with the museum as a volunteer in 1967, she said that it was her own environment that helped influence her career choice.

"I've always been a truly outdoors-type person," Reynolds said. "My parents raised me that way. I was born in Modesto, and we were always either hiking or going to museums, so I was comfortable with that environment."

At the museum, Reynolds would assist in the curatorial department. Her duties consisted of cataloguing photographs and sewing identification tags on period clothing. It wasn't too long before Reynolds began working in the Department of Community and Cultural Resources. It was there that Reynolds found her niche. One of the exciting things she did was design the department's billboards.

In 1993, both regional and county museums were downsized. The Department of Community and Cultural Resources was also downsized and Reynolds was promoted to her current position, but without a

staff. Her job, Reynolds said, had become a 24-hour commitment.

"A typical day involves a half dozen deadlines," Reynolds said. "This job is very deadline oriented."

"I'm on the phone a lot. People are always contacting me with brilliant ideas on how I can spend money."

Although she is busy, Reynolds is proud that the public image of the museum has changed for the better. Reynolds said that in the past, people often would think of museums as cold, dark and dusty places. Now museums are presented as new, brighter, educational places where people can learn about history or natural cultural heritage.

"One thing that we're really proud of is that our audience for the most part is local, from the Inland Empire," Reynolds said. "The audience for the most part is 80 percent family."

"We really encourage that, because if you give kids [that experience] the learning is extremely possible."

Reynolds is also pleased that the regional parks are being used by more families than before. Reynolds said that the parks, which range from the Calico Ghost Town near Barstow to the Glen Helen Regional Park in Devore, offer a variety of outdoor activities, whether it be fishing, hiking or other outdoor recreational sports.

On top of all her other duties, Reynolds developed the website for the museum and regional parks. While the website offers basic information, Reynolds anticipates that it will soon grow along with the museum and parks.



PRO

Proposition 5 ...

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negative vote largely out of frustration, the truth having been twisted into an unrecognizable pulp.

Two lies in particular will be pushed upon us morning, noon and night during the course of the campaign. The first is that Proposition 5 will establish Las Vegas-style gaming in California.

In fact, Proposition 5 freezes in place the kinds of games presently being played on Indian reservations and does not allow for roulette, craps or other kinds of house-banked games that are characteristic of Nevada casinos. Proposition 5 does not expand gaming in California; rather, it is a status quo measure, and for good reason. Las Vegas-style gambling is big business. Indian gaming, by contrast, is for the sake of providing the means to lift a historic people out of the bowels of misery, giving them hope that their children will not have to lead lives of desperation as have generations before them.

The second lie is that Indian gaming will spring up in local communities throughout the state. Baloney! Under federal law, Indian gaming is only allowed on reservations of federally recognized tribes. Today there are 37 casinos in California. Most tribes do not have

casinos because their rural location does not provide an adequate market. Before Election Day, the unholy alliance of big labor and Nevada casinos will bombard us with the big lie and the big scare. Just remember that the big lie and the big scare have no basis in truth.

What's at stake in the Inland Empire? At the San Manuel Indian Bingo and Casino, there are more than 1,500 non-Indian jobs, good paying jobs that contribute to the well-being of families and communities throughout San Bernardino County. Because of its tribal traditions, Native Americans have given to charitable causes in abundance, along with equally significant contributions to public services in many parts of the county.

Proposition 5 is a tribal-state compact, the kind that should have come from negotiations between the governor and the tribes of the Inland Empire. Because he and other politicians were not willing to deal with us in good faith, we turn to you, the people of California, to ratify Proposition 5. Proposition 5 gives us the kind of compact that will settle once and for all the issue of Indian gaming in the spirit of fairness, truth and equity.

Ken Ramirez is vice chairman of the San Manuel Band of Mission Indians.

INLAND EMPIRE business journal

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CON

Pala Compact ...

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by trying to stop other tribes from exercising their sovereign choice to enter into compacts that legalize their gaming operations. It's simple, they don't want to lose their lucrative, illegal cash cow. Last year, revenues from an estimated 14,000 illegal slot machines totaled a tax-free \$1.4 billion.

Under federal law, no tribe may engage in this casino-style gambling unless it first enters into a compact with the state. The U.S. government has now brought enforcement actions against every tribe that has been engaged in illegal gambling. It's not coercion to insist that tribes comply with the law.

The real danger of coercion may lie in the millions of dollars in possibly illegal campaign contributions given to state politicians by tribes being sued by the federal government. The tribes backing Proposition 5 spent more than \$10 million to qualify their initiative, and as of June 30 have outraised the "No" side by more than 24 to one.

Thanks to the hard work, courage and cooperation of the 10 sovereign tribes who have signed compacts, California has embarked on a course that will protect the rights of Indians and all Californians. We should not throw it away this November. Proposition 5 would torpedo that progress.

INLAND EMPIRE PEOPLE

June Durr

To say that June Durr is a person devoted to the city of San Bernardino only touches the surface. As the city's marketing and public affairs director, Durr describes the main focus of her job as being the central link at Mayor Judith Valles' office, where residents, businesses and the media direct any requests or questions that may occur.

Aside from handling the marketing and public affairs of the city, Durr said that her other duties include: developing a comprehensive marketing plan for the city of San Bernardino, working to obtain better communication procedures with city officials and agencies, and working with the community, educational institutions and business groups on the mayor's strategic plan for the city. Durr is also involved in the research of new and available marketing resources.

"I am working on the research portion of the marketing plan, coordinating with the various community teams and commissions that the mayor has asked to represent the city," Durr said. "The city's marketing plan will encompass the best of what we have to offer as a city with coordination among all city departments, agencies and the city council, with shared values, goals and a focus that will rebuild San Bernardino as the largest leader in the marketplace for business, youth sports destination, cultural, edu-

cational and recreational opportunities."

As the city of San Bernardino is rebuilding its image, Durr believes that there is a new optimism within the community as well as with the staff at the mayor's office.

"The economy is improving and San Bernardino is positioned to re-evaluate its market focus to redefine what we want to be as a city and community," Durr said. "I see cooperation among the business and neighborhood associations who have taken responsibility for their destiny, and who are willing, with many volunteers, to come forward and be part of a team."

The combined efforts of community and business involvement has, according to Durr, made San Bernardino a "pro-active" city that is constantly seeking new opportunities. For instance, Durr said that the Neighborhood Association has become involved in finding solutions for city safety, beautification and blight issues.

"There are many good things in the works that could be national models for other cities," Durr said. "San Bernardino has a challenge to preserve its heritage to be competitive for the next century. It's definitely a city in positive transition, and I'm excited to be part of it."



Inland Empire's Economic Future Appears Brightest in U.S.

The following report was provided by the Inland Empire Economic Partnership.

How fast is fast?

That depends upon whom you ask. If you ask the U.S. Department of Commerce (DOC) and are referring to growth potential, then the fastest is the Inland Empire region of Southern California.

The DOC identified the fastest growing areas for the next decade, and the Inland Empire was the fastest with an estimated growth rate of 32.4 percent. By 2005, the region, which borders Los Angeles and Orange counties, will have a population of approximately 3.8 million, greater than half of the states in the nation. Personal income is forecasted to exceed \$78 billion by the year 2005.

So what exactly is the Inland Empire? It is the heart of Southern California and incorporates Riverside and San Bernardino counties, along with a few border cities of eastern Los Angeles County. Presently, the region is home to more than 3 million residents with an estimated personal income of \$55.6 billion (1995 dollars). The Inland Empire covers 28,000 square miles, an area larger than Massachusetts and three other New England states combined. If the region were a state, it would rank 30th in population and 32nd in total income.

Jobs a plenty

The Inland Empire has led other California regions in job growth for several years running. The DOC estimates that between the years 1993 and 2005, the region will see the 6th fastest job growth of the nation's 172 metropolitan areas. For 1998, the building and housing group is expected to show the highest group percentage growth at 6.7 percent. Within the various groups, the furniture and fixture sector is expected to grow at a rate of 15.4 percent in 1998.

Sectors in the export services group are vital to the regional economic base. This sector includes distribution and transportation, engineering and management, business and health services, lodging and tourism, plus state and federal agencies.

This sector brings money into the

region from outside the area. These funds, in turn, circulate through the local service sector, creating a secondary employment tier. This group represents approximately 30 percent of all employment in the region.

Driving factors

There is no mystery surrounding

the region's prior and potential growth. High labor and land costs in other regions have led many firms to seek out alternatives for expansion. The logical alternative is the Inland Empire.

According to the U.S. Bureau of Labor Statistics, the region's mean weekly payroll for 66 comparable

managerial, professional, production, information and clerical jobs was 6 percent lower than Orange County and 13 percent lower than San Francisco. The region's labor costs were lower than 7 of 10 key west coast markets. Only Portland and Phoenix were significantly less

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HEALTH CARE

The Gift That Keeps Giving

Dr. Thomas T. Haider gave the University of California, Riverside, one of the largest contributions in University of California history.

Haider, an orthopedic surgeon, invented a spine prosthetic device and then donated the royalties from

that device to UCR's biomedical sciences division.

The device, named Haider-UCR Spinal System, will succeed one that has been in use for 15 years. Royalties from the new hardware, to be used to correct degener-

ative spine conditions and spinal deformities, will be directed to UCR's biomedical sciences division, which offers an M.D. degree in seven years rather than the traditional eight.

Royalty income from the gift

made last year is expected to be between \$2 million and \$3 million per year. Haider has made an initial \$5 million pledge.

"Dr. Haider's commitment to medical education and his generosity are absolutely overwhelming. This literally launches the biomedical sciences division at UCR into an entirely new phase," said UCR Chancellor Raymond L. Orbach. "The vision of Dr. Haider and his understanding of what this gift will do is extraordinary and reflects his deep and abiding belief in the university and the Inland Empire."

In honor of the gift, campus officials have proposed to the U.C. Board of Regents that the medical education program be renamed The Dr. Haider Biomedical Sciences Program. In addition, an endowed chair to be held by the director of the program will be established in honor of Haider's wife, Salma Haider. And an endowed scholarship fund and endowed fellowship fund will be named for their children: Jason and Monica Haider.

"This exceptional gift has a ripple effect for the whole campus and region," said Michael B. Stemerman, director of the UCR/UCLA program in biomedical sciences. "It will allow us to expand the scope and depth of medical education and research and help us develop more clinical activities. It really catapults us to the next level."

"We will have a two-year medical education program that, thanks in large part to Dr. Haider's generosity, will expand extensively not only in medical education but also in basic and clinical biomedical research. This presents an enormous opportunity for the campus to enhance its activities in the Inland Empire."

Haider, who established the nonprofit Children's Spine Foundation two years ago to fund corrective surgeries for needy children with spine deformities, said he hopes to express through the gift to UCR his gratitude to the Riverside community where he has practiced for eight years. And he said he

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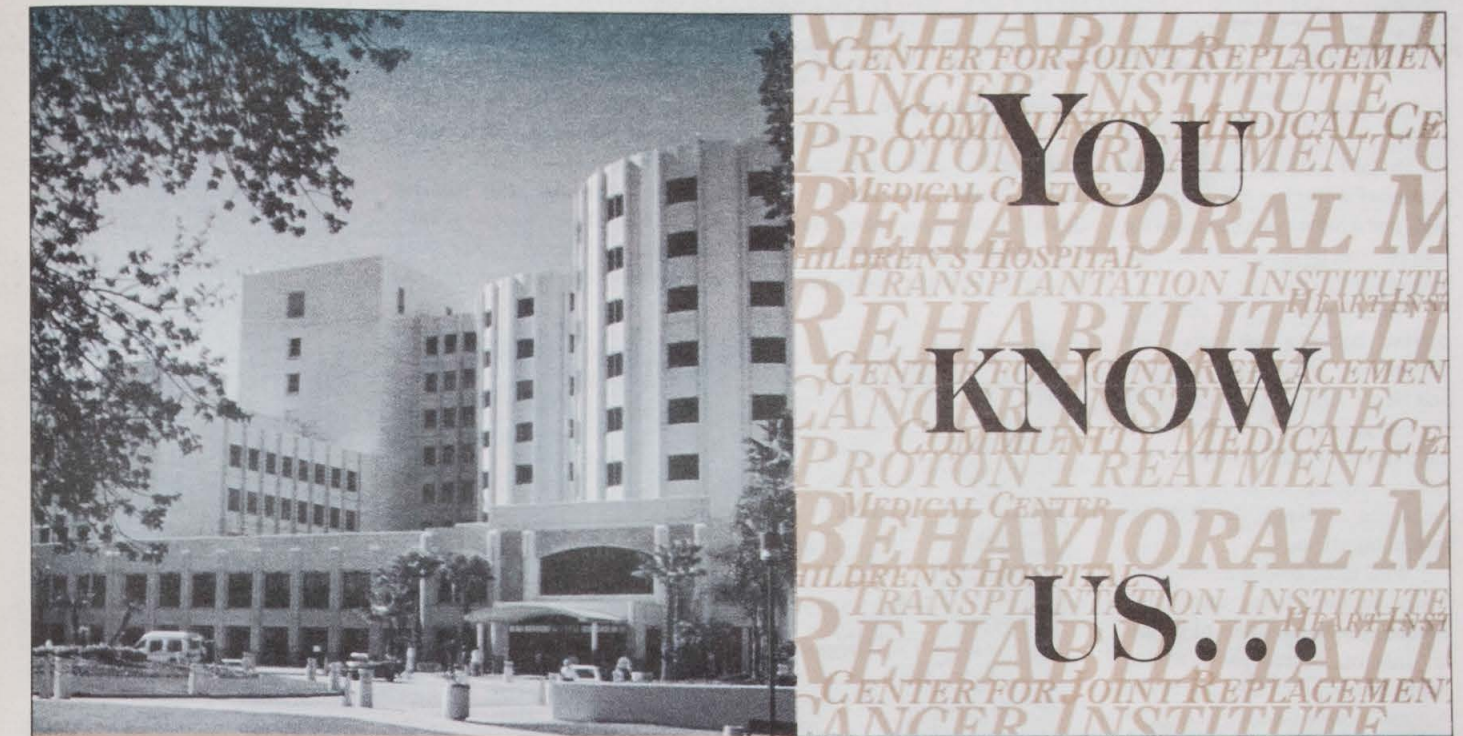
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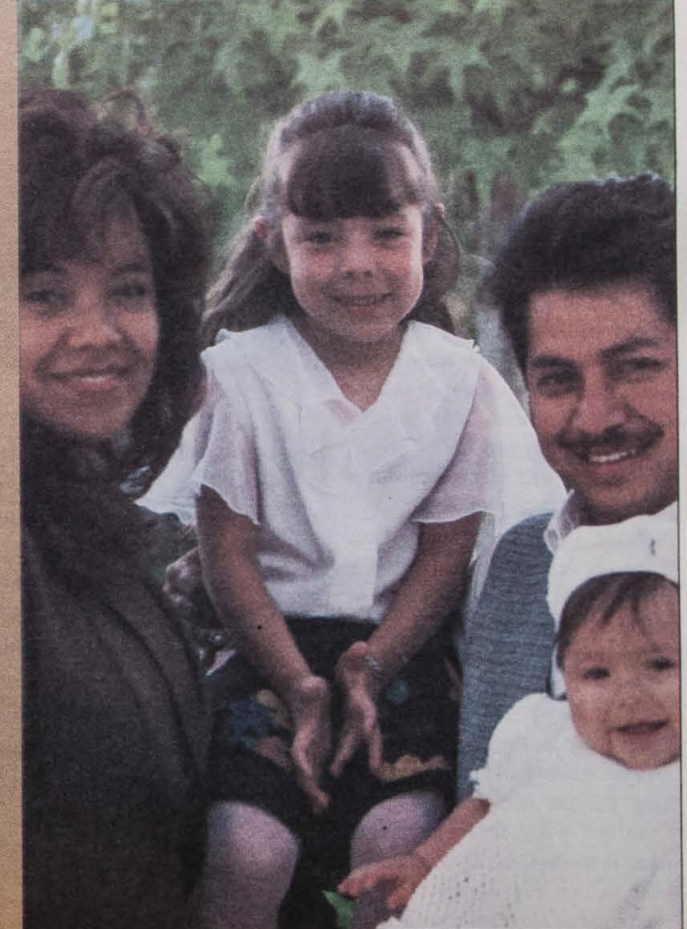


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HEALTH CARE

Firm Seeking a Diabetes Breakthrough

by John Elkins

Dr. Ed Fonda may just have the chance of a lifetime. He is raising pigs, and what may be bad news for his pigs may be good news for diabetics.

Fonda raises pigs as part of a contract between California State Polytechnic University, Pomona, and Neocrin Inc. This project is on the cutting edge of technology as it experiments with implanting pig cells in humans to act like a pancreas and eliminate the need for insulin injections.

With more than a million diabetics in the United states and Europe spending billions of dollars on insulin, needles and related items, the market for something that can replace the drug is huge.

If all goes well, Neocrin says its procedure eventually could generate more than \$1 billion a year in revenue. While other companies are working on new treatments also, the race to develop an artificial pancreas is difficult, with major clinical hurdles ahead.

Neocrin wants to perfect an artificial pancreas containing insulin-producing islet cells that would better control a diabetic's insulin requirements than injections. Islets are a cluster of cells in the normal pancreas that produce insulin the body needs.

"Actually an islet is a cluster of about two thousand cells," said Neocrin CEO Greg Dane, "and that's the cell cluster that exists in the pancreas that has the individual cells in it called Beta Cells, which sense glucose and secrete insulin in response to glucose."

Company researchers say they believe that among its other benefits, the implantable pig cells could help prevent blindness, amputations and other severe complications that often debilitate diabetics later in life. Pig insulin has long been used as effective treatment for human diabetes.

But before pig cells can be used in humans, researchers must find a way to protect pig islets from being rejected by the human immune system while protecting humans from

diseases found in pigs.

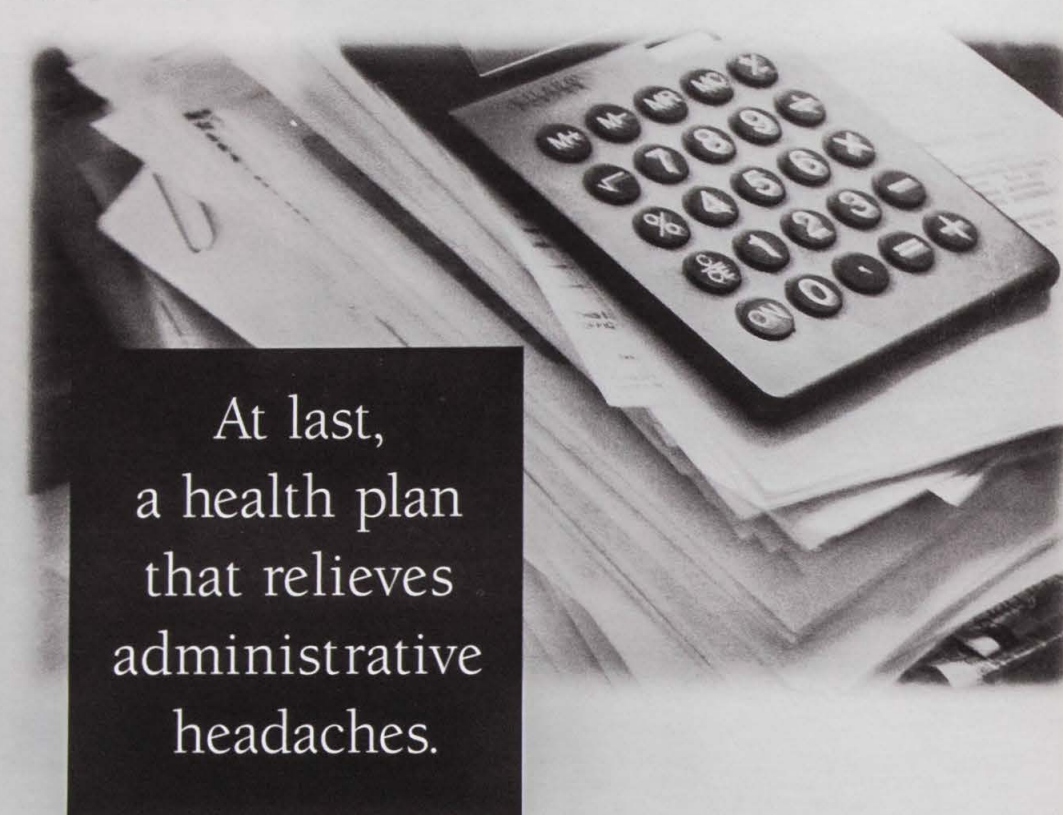
The company was formed six years ago as a partnership between Baxter Health Care and a small Santa Ana company called TranCel Corp. TranCel contributed its technology for isolating insulin-producing

ing pig islets and Baxter added its membrane technology. Each invested \$5 million.

The following year, Neocrin hired Greg Dane, former general manager of Baxter's European research and development unit, as

Neocrin's chief executive. Neocrin's backers contributed \$6 million for continuing research, and the company brought in another corporate investor,

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Top Health Care Medical Clinics/Groups in The Inland Empire

Ranked by Total Number of Physicians Employed/Contracted									continued on Page 70
	Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited Surg. Centers	Top Local Executive Title Phone/Fax
1.	Prime Care Medical Group Network 3281 E. Guasti Ontario, CA 91761	102 1,500+	Multi-Specialty	1,705	1983	73%	Yes	Yes No	David N. DeValk COO (909) 605-8000/605-8031
Group includes Desert Valley Medical Group, Victorville, Paragon Family Medical Center, Riverside, and Prime Care in Banning, Beaumont, Chino Valley, Coachella Valley, Corona, Hemet Valley, Inland Valley, Moreno Valley, Redlands & Temecula.									
2.	MedPartners 300 Galleria Tower, Ste. 1000 Birmingham, AL 35244	0 1,325(I.E.)	Multi-Specialty	40,000 (Nationwide)	1993	80%	Yes	Yes Yes	Walter Davis/Judy Carpenter Regional Vice Presidents (909) 945-2047/945-3099
Group includes Riverside Medical Clinic, U.S. Family Care, Friendly Hills Medical Group, San Antonio Medical Group									
3.	Talbert Medical Group 13373 Perris Blvd., C-201 Moreno Valley, CA 92553	170+ 500+	Multi-Specialty Group	2,200	1961	95%	Yes	No N/A	Dag Jakobsen Administrator - Inland Region (909) 652-2861/791-1865
4.	Beaver Medical Group 2 W. Fern Ave. Redlands, CA 92373	126 500+	Multi- Specialty	965	1945	80%	Yes	Yes No	John Goodman Administrator (909) 799-1818/796-0417
5.	Vantage Medical Group 3880 Lemon St., Ste. 310 Riverside, CA 92501	0 520	IPA	75	1985	100%	No	No No	Helene Bellman Associate Vice President (909) 778-1360/778-1363
6.	Kaiser Permanente Medical Center, Fontana 9961 Sierra Ave. Fontana, CA 92335	450+ 0	Multi-Specialty Full Service Medical Care	3,800	1943	100%	Yes	N/A N/A	Philip S. Carney Jr., M.D. Area Assoc. Medical Director (909) 427-5269/427-7193
7.	Loma Linda University Health Care 11370 Anderson St. Loma Linda, CA 92354	400+	Medical School Faculty Practice	900+	1967	15%	Yes	No Yes	Roger Hadley, M.D. President (909) 799-3315/478-6446
8.	ProMed Health Network 160 E. Arden, Suite 350 Pomona, CA 91767	370	IPA Multi-Specialty	900+	1988	80%	Yes	N/A N/A	Jerred Prasad, M.D./President Yvonne K. Sonnenberg/Exc. Dir. (909) 620-5252/620-1405
9.	Riverside Physicians Network 5887 Brockton Ave., Ste. 100 Riverside, CA 92506	300+	IPA	70	1987	80%	Yes and Individual Physician Call Service	Yes Yes	Melayne Yokum CEO/MSO (909) 354-9746/358-1190
10.	Corona Regional Medical Group 830 Magnolia Ave. Corona, CA 91719	24 200+	Primary Care	200	1982	90%	Yes	No N/A	Albert B. Briccetti CEO/Medical Director (909) 737-8105/340-9665
11.	San Bernardino Medical Group, Inc. 1700 N. Waterman San Bernardino, CA 92404	20 200+	Multi-Specialty Practice Group	118	1954	73%	Yes	Yes No	James W. Malin CEO/Administrator (909) 883-8611/881-5707
12.	ProMed Health Network of San Antonio 510 N. Thirteen Ave., Ste. 302 Upland, CA 91786	0 217	IPA	100	1994	100%	Yes and Physician on Call 24 Hrs.	N/A No	Jeerred Prasad, M.D./President Vi Dupre/Reg. Administrator (909) 932-2140/949-0182
13.	Inland Health Organization 2150 N. Waterman Ave. San Bernardino, CA 92404	16 200+	Multi-Specialty	115	1989	70%	Ext. Care	No N/A	Dr. John Ernberger CEO (909) 335-7171/335-7147
14.	Inland Medical Centers 11741 Sterling Ave., #D Riverside, CA 92503	6 191	IPA	50	1986	60%	Yes	No No	Barbara Bolivar CEO (909) 785-1952/785-9660
15.	PrimeCare Desert Valley Medical Group 16850 Bear Valley Rd. Victorville, CA 92392	67 81	Multi- Specialty Group	500+	1981	50%	Yes	Yes Yes	David DeValk CEO (760) 242-8000/241-0201
16.	Redlands Family Physicians 1520 Barton Rd. Redlands, CA 92373	6 45	Group Practice	15	1981	50%	Yes	No No	Sande Derryberry Executive Director (909) 798-7766/792-8627
17.	Hemet Community Medical Group 41885 E. Florida Ave. Hemet, CA 92544	10 27	IPA	176	1985	N/A	Yes	N/A N/A	Michael Foutz CEO (909) 791-1111/791-1120
18.	St. Mary's Choice Medical Group 18564 Hwy. 18, Ste. 105 Apple Valley, CA 92307	0 35	IPA	160	1993	N/A	Yes	N/A N/A	Mannohan Nayyar, M.D. President (909) 791-1111/791-1120
19.	Inland Eye Inst. Medical Group, Inc. 1900 E. Washington St. Colton, CA 92324	26	Ophthalmology	234	1975	N/A	Physician On Call 24 Hrs.	Yes Yes	Tony L. Rovinsky Chief Operating Officer (909) 824-6090/824-0356
20.	U.S. Health Works Medical Group 1804 E. Elma Ct. Ontario, CA 91764	8 12	Occupational Health, Industrial Medicine	30	1980	None	Yes	No No	Kathy Herndon General Manager (909) 937-7070/937-7095
21.	U.S. Health Works Medical Group 1760 Chicago Ave., Ste. 13 Riverside, CA 92507	6 10	Occupational Health, Industrial Medicine	17	1980	None	Yes	No No	Eliene Dazo General Manager (909) 781-2200/781-2220
22.	U.S. Health Works Medical Group 2631 Pomona Blvd. Pomona, CA 91768	6 10	Occupational Health, Industrial Medicine	15	1980	None	Yes	No No	Joanna Charman General Manager (909) 594-7551/598-1599
23.	High Desert IPA Medical Group 18270 Siskiyou Rd., Ste. A Apple Valley, CA 92307	0 16	IPA	60	1993	N/A	Yes	N/A N/A	Michael Foutz CEO (909) 791-1111/791-1120
24.	Chino Health Care Center 12111 Central Ave. Chino, CA 91710	15	Family Practice, Industrial Medicine	48	1983	2%	Yes	No No	Dr. Gary Taft President (909) 628-6011/627-0174
25.	Community Medical Group of Riverside Inc. 4444 Magnolia Ave. Riverside, CA 92501	11 2	Multi-Specialty	92	1975	3%	Yes	No No	Richard M. Finn, FACMPE Administrator (909) 682-5661/686-3758
26.	Orthopedic Medical Group of Riverside, Inc. 6800 Brockton Ave. Riverside, CA 92506	12	Orthopedics Physical Therapy	55	1965	20%	No	No No	Donna Lindsay Executive Director (909) 683-0650/683-0988
27.	Computerized Diagnostic Imaging Center 4000 14th St., Ste. 109 Riverside, CA 92501	10	MRI, CT, Nuclear Medicine, Ultrasound, Diagnostic Radiology	32	1987	1%	No	No No	Richard Hicks CEO (909) 276-7500/276-7543
28.	Computerized Diagnostic Imaging Center 6485 Day St., Ste. 101 Riverside, CA 92507	10	CT, Mammography, Ultrasound, Diagnostic Radiology	12	1987	1%	No	Yes No	Richard Hicks CEO (909) 653-3654/656-2048
29.	Computerized Diagnostic Imaging Center 6941 Brockton Ave. Riverside, CA 92506	10	MRI, CT, Nuclear Medicine, Ultrasound, Diagnostic Radiology	3	1987	1%	No	No No	Richard Hicks CEO (909) 682-2872/682-5210

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HEALTH CARE

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Stepping forward to provide protection from simple mistakes in the labyrinth of government regulations, Keenan HealthCare has announced the availability of a new errors and omissions insurance product.

The government is using hun-

dreds of millions of dollars to detect fraud and abuse in the delivery of health care as a result of the Health Insurance Portability and Accountability Act of 1996. Stiff new civil fines of \$5,000 to \$10,000 per claim and increased vulnerability as a result of strength-

ened whistle blower provisions.

Sheila Caston, CPCU, ARM, RPLU, vice president of Keenan HealthCare, said that many companies have a false sense of security. "A common misconception

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Diabetes breakthrough...

continued from Page 24

CytoTherapeutics Inc. of Providence, R.I.

CytoTherapeutics received a small stake in return for contributing additional pig-islet technology and scientific advisers.

"Since then, we've raised considerable additional money," Dane said. "In '97 we raised \$16.5 million."

Cal Poly was contracted to quarantine the pigs. These aren't just any pigs; they are grown to very strict requirements in a very specific hygienic environment. Then they must be killed in a specific way and the pancreas must be removed in a specific and timely manner.

"These pigs are different from your basic barnyard animal in that they are specific pathogen free," Dane said, "what we call SPF pigs in the trade — a very high health status pig."

"They have had vaccinations for a number of known potential diseases to pigs. They are housed and fed in very special ways in the Mid-West on the farm and then shipped in specially designed trucks and held in quarantine at Cal Poly in specially designed modules to keep their high health status."

Neocrin receives the pancreas from Cal Poly. They then isolate cell clusters from the islets and encapsulate those individually.

The company is still in animal studies with the product. They expect to continue to be in animal studies through the rest of this year into next year, and the hope is that sometime during 1999 they will begin human clinical trials.

"That is our current plan," says Dane, "but we do not have sufficient animal data yet to go to the FDA for a request for that."

Neocrin ended their partnership with Baxter Health Care in 1995 but continues to have a retired Baxter executive on the board of directors. Baxter has a minority share holding.

HEALTH CARE

Helping Patients Walk in the 21st Century

by Stacey Gallard

Imagine a prosthesis that could be implanted in a disabled patient's knee or hip, enabling a person to walk again and lasting more than 30 years. This sounds like a type of surgery from the hospital of the future but, if Loma Linda University Medical Center has its way, that future will not be far away.

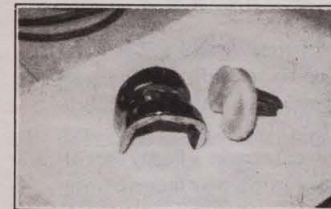
Loma Linda's Joint Replacement Center, which opened in March 1997, combines providing joint replacement



Stacey Gallard/The Journal
Evelyn Spieker, RNFA Joint Replacement Center Program Director, and Medical Director Dr. Allen Gustafson, Arthritis Surgery Joint Replacement, are examining a joint replacement unit.

surgeries with researching better ways in improving the longevity of the implants.

According to nurse Evelyn Spieker, program director of the Joint Replacement Center, Loma Linda's center is unlike the joint replacement units at other medical facilities. At the center, patients are cared for by a specially trained nursing staff and physical therapists. Spieker said that once the



Stacey Gallard/The Journal
A closer look at a knee replacement joint.

patient is released, the therapy continues until full recovery.

Spieker also said that the center, in the city of Loma Linda, prepares the patient with information regarding the upcoming surgery and what to expect afterwards.

Although this may sound like normal procedure at a hospital ward, Spieker said that the center also provides extra services for the patients.

"We have patients wear their own clothes when they're here instead of patient gowns, because they're really not sick — they just have a bad hip or knee," Spieker said. "It's really a wellness concept: the better they feel, the better they do in recovery."

All patients are provided with pri-

vate rooms, and Spieker said that the unit also provides them with a hairstylist to come and fix their hair the day before they are released.

Providing quality patient care may sound like an advertisement on a billboard, but to Dr. Allen Gustafson, medical director of the Joint Replacement Center, this was the inspiration that made the center a reality.

"When we're looking at the business aspect and the financial aspect in medical care, sometimes we have forgotten that we have a living patient here," Gustafson said. "How can we provide that service that really would be what I [would] want to receive if I was on the other end of things?"

To obtain that type of quality service, Gustafson said that the hospital

must work with the community and use the community as both a physical and financial resource.

"We want to have the community feel that when they come to this place, there's no question that they've come to a place that really does have some con-

continued on Page 56

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WHO'S WHO IN HEALTH CARE

Avelina Ortiz

When Avelina Ortiz, quality management director for the Corona Regional Medical Center, gets homesick, she can't help think about the poverty of her home town in Mexicali, Baja California, and what she could do to help. The former practicing physician and Mexicali native was instrumental in establishing a partnership between the Corona Regional Medical Center and Integrated Family Development (D.I.F.), a national organization of hospitals responsible for the administration of hospitals and shelters for the elderly and orphan-ages in Mexico.

The partnership will enable physicians from the Corona hospital and Mexico to share information on various health care topics. In addition, the hospital will donate any used medical equipment to the organization.

"Many hospitals and communities in Third World countries are in dire need of resources and medical equipment," said John Calderone, CEO of Corona Regional Medical Center. "There are no borders in today's health care industry. This is truly a humanitarian recycling effort on behalf of the people of Corona. We hope our support can

make a difference."

"Although I no longer live in Mexicali, I have not forgotten the Mexican people," Ortiz said. "Americans have an abundance of resources that the people of Mexico can only dream about. This partnership is a wonderful opportunity to reach out and provide needed resources."

John W. Mace



Dr. John W. Mace is the physician-in-chief for Loma Linda University Children's Hospital and also serves as professor and chairman of the Department

of Pediatrics.

Mace is an alumnus of Loma Linda University School of Medicine. He has served on numerous community service boards, including the Inland Counties Disabilities Service Foundation for Medical Care in San Bernardino, San Bernardino County Medical Society, American Diabetes Association of Southern

California, and the Inland Empire Chapter of American Diabetes Association Southern California.

Mace has also served on many boards and various committees at Loma Linda University Medical Center. Mace was also awarded the Alumnist of the Year, Loma Linda School of Medicine, in 1994.

Robert A. Hardesty



Dr. Robert Hardesty is the professor and chief of the Division of Plastic and Reconstructive Surgery at Loma Linda University Children's

Hospital and Medical Center.

He graduated from Loma Linda University, School of Medicine in 1978 and was awarded membership in the Alpha Omega Alphas Medical Honor Society.

Hardesty has dual board certifications in plastic and general surgery. He currently limits

continued on Page 38

ADVERTORIAL

Outsourcing Your Human Resources: A Better Way of Conducting Business

"We know the challenges facing today's businesses have never been more demanding," says Laborforce President and CEO, Eric Capogrosso. "Ever-changing and complex employment laws, endless government filings and skyrocketing workers' compensation claims have companies everywhere rethinking how they do business. Many are finding workable solutions in what is commonly referred to as Professional Employer Organizations (PEOs)."

Laborforce becomes the administrative employer of your staff and is responsible for the payroll and human resource administration of your company. You still retain control of operations and policy matters, including supervision, salary, bonuses, vacation and sick leave.

"Imagine," says Capogrosso. "No more payroll headaches. Laborforce pays employee wages and workers' compensation contributions, withholds and remits payroll taxes, main-

tains numerous federal and state tax and non-tax records, and provides your employees with a comprehensive benefits package. In effect, Laborforce becomes a highly-specialized and cost-effective means of managing the human resource component of your business."

Laborforce Marketing Executive Mary Park estimates that the average business spends 25-39% above gross payroll on personnel administration. "A PEO is capable of substantially reducing that figure. Unlike other PEOs that charge fees of 3-5% of gross payroll for its services, Laborforce only charges a fee of 2%."

Laborforce is now expanding to the Inland Empire and Orange County. For more information, please call (909) 949-8945, (310) 271-8984 or (310) 996-8970.

Dedicated to helping our clients prosper, Laborforce has proven time and time again that sometimes the better way of conducting business is the new way.

SBA LOANS

ADVERTORIAL

Lender Offers SBA Loans to San Bernardino County Businesses

Southland Economic Development Corp. offers the following SBA financing programs to San Bernardino County businesses.

loan application is also provided to prospective borrowers.

"This program is a tremendous tool for reaching a large segment of borrowers in historically under-

served small business communities," said Matt Davis, loan officer.

To obtain more information on the Pre-Qual program, call Matt at (888) 600-8855.

Additional services offered by Southland include affordable housing development, loan program servicing and administration, and program sponsorship and funding.

SBA 504 Loan Program

The purpose of the SBA 504 loan is to (1) assist small businesses who have a history of at least three years to expand their operations; and (2) promote job growth in the local community. It provides low-cost, long-term, fixed-rate financing to growing small businesses, up to 90% loan-to-value, primarily for the acquisition of business real estate.

"The SBA 504 program has been one of the most successful economic development programs ever sponsored by the federal government," said Julie Phillip, loan officer. "The key economic development component is job creation and retention. For each \$35,000 in financing, a business must create or retain one job."

Please contact Julie for more information on 504 loans at (888) 560-5363 or (909) 237-1143.

SBA Pre-Qualification Loan Program

The newest service provided by Southland to the small business community is the SBA Pre-Qual program, developed to promote business loan programs to current and prospective Women- and Minority-Owned businesses. Assistance in developing a viable

Sandstone ...

continued from Page 3

Sackler said that most of the center's tenants have operated Del Rosa Plaza shops for 12 years. He also said that Sandstone was attracted to the center by its economics, excellent access from the 30 Freeway and excellent position on major routes to Big Bear Lake, Lake Arrowhead and the San Bernardino Mountains.

NOW OFFERING UP TO 90% FIXED-RATE FINANCING FOR SMALL BUSINESS

Southland EDC is pleased to offer the SBA 504 loan program to San Bernardino County — designed for established owner-users for real estate purchase and new construction.

- Up to 90% financing
- Attractive, below market interest rate of 7.70%*
- Long, fixed-rate term
- Assumability option

* As of 8/15/98. Interest rates may vary.

LET US HELP YOUR BUSINESS REACH ITS FULL POTENTIAL...

Call Julie Phillip, Loan Officer, for more information.

(888) 560-LEND office

(909) 237-1143 voicemail/pager

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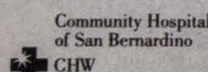
Today, united through Catholic Healthcare West, St. Bernardine

Medical Center and Community Hospital of San Bernardino are working together to meet the needs of our neighbors for affordable, accessible, quality medical care.

Our combined services will offer you and your family local access to a full range of medical care, from

emergency services, obstetrics and pediatrics to high tech diagnostic and treatment capabilities, open heart surgery, cancer treatment... and much more to come.

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one common mission — Your Good Health.**



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of San Bernardino
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San Bernardino, CA 92411
(909) 887-6333



St. Bernardine
Medical Center
CHW
2101 N. Waterman Ave.
San Bernardino, CA 92404
(909) 883-8711

Members of Catholic Healthcare West

Banks in the Inland Empire

Ranked by Total Assets as of March 31, 1998

continued on page 32

Rank	Bank Name Address (Headquarters) City, State, Zip	Assets Size \$ (Millions) Assets % Change (12 Month)	Return on Average Equity (R.O.E.)	Core Capital As a % of Assets	Nonperforming loans & Dept. Secs. as a % of Core Capital & Loans Loss Reserves	Income Before Extraordinary Items (\$000)	Top Local Executive/Title Address (I.E.) if different City, State, Zip Phone/Fax
1.	Bank of America 555 California St. San Francisco, CA 94104 <i>*Also Judy Maudsley/Sr. VP, Reg. Mgr., 1801 E. Palm Canyon Dr., Palm Springs, CA 92264, (760) 864-8588/327-3547</i>	240,420 13	14.96	6.78	5	695,000	David Klingert /Regional Senior VP* 3650 14th St. Riverside, CA 92501 (909) 781-1509/781-1595
2.	Wells Fargo Bank 420 Montgomery St. San Francisco, CA 94163	87,202 -5	7.7	7.06	8	252,137	John Barbosa /Mkt. Area Mgr. 334 W. 3rd St. San Bernardino, CA 92401 (909) 384-4823/381-6066
3.	Union Bank of California 350 California St. San Francisco, CA 94104 <i>*Also Donald Cavazos/VP, Mgr., Ste. 105, (909) 321-3840/321-3849, and Mary Jane Cavazos/VP, Mgr., Ste. 100, (909) 321-3810/321-3818</i>	30,631 4	13.99	8.75	4	92,961	Greg Adamson /VP, Sr. Portfolio Mgr.* 3403 10th St., Ste. 605 Riverside, CA 92501 (909) 321-3854/321-3858
4.	Sanwa Bank California 601 S. Figueroa St. Los Angeles, CA 90017	8,067 2	12.98	9.73	4	25,219	Jonathan Holbrook /VP/Manager 12545 Central Ave. Chino, CA 91710 (909) 627-7601/627-6020
5.	City National Bank 400 N. Roxbury Dr. Beverly Hills, CA 90210	5,645 24	18.74	7.7	9	21,399	James Robinson /Exec. VP 3484 Central Ave. Riverside, CA 92506 (909) 276-8855/276-8864
6.	Sumitomo Bank of California 320 California St. San Francisco, CA 94104	4,886 -4	5.86	9.98	3	7,390	Patricia A. Baptist /VP, Manager 102 N. Yale Ave. Claremont, CA 91711 (909) 624-9091/625-2982
7.	PFF Bank and Trust 350 S. Garey Ave. Pomona, CA 91766	2,760 11	7.39	7.1	7	4,002	Larry M. Rinehart President/CEO (909) 623-2323/623-2926
8.	Tokai Bank of California 300 S. Grand Ave. Los Angeles, CA 90017	1,694 2	8.35	10.3	9	3,594	Richard S. Koon /Sr. VP 800 N. Haven Ave., Ste. 250 Ontario, CA 91764 (909) 467-2000/586-6344
9.	Citizens Business Bank 701 N. Haven Ave., Ste. 350 Ontario, CA 91764	1,316 17	19.37	7.43	4	4,920	D. Linn Wiley President/CEO (909) 980-4030/481-2130
10.	Community Bank 100 E. Corson St. Pasadena, CA 91103	970 26	15.82	8.5	2	3,359	W. Scott Burger /Sr. VP 200 E. Citrus Ave. Redlands, CA 92373 (909) 307-8140/793-3653
11.	Eldorado Bank 24012 Calle de la Plata, #140 Laguna Hills, CA 92653	960 138	15.94	6.92	13	2,950	Bob Weidemann /Regional VP 73-301 Highway 111 Palm Desert, CA 92260 (760) 340-2425/340-1865
12.	Grossmont Bank* 4320 La Jolla Village Dr. San Diego, CA 92122 <i>*Figures do not include former First Pacific National Bank, Escondido, (assets \$364,000,000), which was acquired by Grossmont Bank in June 1998.</i>	927 36	21.78	6.72	1	3,597	Keith Johnson /Sr. VP, Br. Mgr. 41615 Winchester Rd. Temecula, CA 92590 (909) 699-8008/699-7514
13.	California State Bank 100 N. Barranca St. West Covina, CA 91791	863 8	11.94	8.7	4	2,558	Thomas A. Bishop Chairman of Board/CEO (626) 915-4424/915-2557
14.	Bank of Commerce 600 W. Broadway, Ste. 100 San Diego, CA 92101	558 25	26.61	6.7	9	2,565	David D. Dizon /A.V.P., Br. Mgr. 27280 Jefferson Ave., Ste. 100 Temecula, CA 92590 (909) 694-8566/694-1362
15.	Valley Independent Bank 1498 Main St. El Centro, CA 92243	457 18	9.21	8.18	10	934	Jack Brittain /Exec. VP 81-711 Hwy. 111, Ste. 202 Indio, CA 92201 (760) 776-4100/776-4433
16.	Foothill Independent Bank 510 S. Grand Ave. Glendora, CA 91741	447 7	9.93	9.6	24	1,034	George E. Langley President/CEO (626) 963-8551/914-5373
17.	North County Bank 444 S. Escondido Blvd. Escondido, CA 92025	294 5	16.29	9.1	11	1,042	Michelle Arellano /A.V.P., Br. Mgr. 27425 Ynez Rd. Temecula, CA 92591 (909) 676-6500/699-4700
18.	First Professional Bank, N.A. 606 Broadway Santa Monica, CA 90401	248 4	9.75	8.94	5	501	Melinda McIntyre /Interim President 10 N. Fifth St. Redlands, CA 92306 (909) 335-8532/335-8534
19.	Bank of Hemet 3715 Sunnyside Dr. Riverside, CA 92506	245 4	13.37	8.36	13	679	James B. Jaqua President/CEO (909) 784-5771/784-5791
20.	Desert Community Bank 12530 Hesperia Rd. Victorville, CA 92392	220 18	14.67	7.85	5	611	Ronald Wilson Chairman/Pres./CEO (760) 243-2140 x1014/243-1869
21.	Business Bank of California 140 S. Arrowhead Dr. San Bernardino, CA 92408	168 54	12	8.2	10	453	Alan J. Lane President/CEO (909) 888-2265/885-6173
22.	Metro Commerce Bank 1248 Fifth Avenue San Rafael, CA 94901	144 7	11.38	8.03	5	327	Russell E. Scranton /Sr. VP 188 N. Euclid Ave., Upland, CA 91786 (909) 946-0551/946-4071
23.	Vineyard National Bank 9590 Foothill Blvd. Rancho Cucamonga, CA 91730	115 -4	28	7.39	2	58	Steven Sensesbach President/CEO (909) 987-0177/945-2975
24.	Fallbrook National Bank 130 W. Fallbrook St. Fallbrook, CA 92028	112 24	13.57	7.7	10	287	Thomas E. Swanson /Pres./CEO 27541 Ynez Rd. Temecula, CA 92591 (909) 693-5253/693-5265
25.	First Bank, N.A. 12345 W. Colefax Lakewood, CO 80215	102 28	14.47	5.64	5	187	David E. Tschopp /Pres./CEO 73-000 Highway 111 Palm Desert, CA 92260 (760) 341-7000/836-3565

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SBA LOANS

California Leads SBA Lending

The following report was provided by the Santa Ana office of the Small Business Administration.

other state: 7,200. Tomorrow's economy is here today and it is global in scope, technologically

qualifying small businesses. The SBA publishes a regularly updated directory of all current

at www.sbaonline.sba.gov.

SBA supported nearly \$40 billion in federal contracts to small

businesses, with California's share \$3.2 billion. Last fiscal year, the Santa Ana District Office Minority Enterprise Division awarded 101 contracts with 461 modifications totaling more than \$134 million. So far this year, the office has awarded 20

contracts with 296 modifications for a total of \$32.3 million.

The following are loan statistics for the Santa Ana District Office area, which encompasses Orange, Riverside and San Bernardino counties:

COUNTY	FY-97 (9/30/97)	FY-98 (6/30/98) 9 months
Orange	728 loans \$260.1 million	564 loans \$178.3 million
Riverside	279 loans \$91.6 million	200 loans \$64.0 million
San Bernardino	237 loans \$89.7 million	186 loans \$53.8 million
TOTALS	1,244 loans \$441.4 million	950 loans \$296.1 million

Note: The average loan size is less than last year, but the number of loans is approximately 10 percent higher.

SBA's number one objective is to create opportunities for small business success. Last year, \$2.2 billion in loan guarantees went to California residents, more than 20 percent of the total amount of SBA loan guarantees provided last year.

According to SBA Santa Ana District Office District Director Sandy Sutton, "The number of loans to small business owners has increased by 10 percent in volume for the Inland Empire, going from 350 to 386 for the first three quarters of the fiscal year. The local economy is in a positive mode, with California receiving more SBA-backed loans than any

driven and demographically more diverse."

In the area of venture capital, small business investment companies (SBICs) provided record levels of financing: \$2.4 billion total, with \$424 million in financing to California companies. SBICs are profit-motivated businesses, providing equity capital, long-term loans, debt-equity investments and management assistance to

SBIC licenses, and the information is available over the Internet

296 modifications for a total of \$32.3 million.

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Fallbrook Main Office	Temecula Office	Vista Office
130 W. Fallbrook St. (760) 723-8811	27541 Ynez Rd. (909) 693-5253	1690 So. Melrose Dr. (760) 597-4930
Loan Production Offices		
Orange 333 City Blvd., Suite 1700 (714) 938-3206	Los Angeles 14241 E. Firestone Blvd., Suite 400 La Mirada, CA (562) 802-6124	Ontario 3535 Inland Empire Blvd. (909) 941-2509

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Banks in the Inland Empire

Ranked by Total Assets as of March 31, 1998

Rank	Bank Name Address (Headquarters) City, State, Zip	Assets Size \$ (Millions) Assets % Change (12 Month)	Return on Average Equity (R.O.E.)	Core Capital As a % of Assets	Nonperforming loans & Dept. Secs. as a % of Core Capital & Loans Loss Reserves	Income Before Extraordinary Items (\$000)	Top Local Executive/Title Address (I.E.) if different City, State, Zip Phone/Fax
26.	First Community Bank 7272 Joshua Lane Yuca Valley, CA 92284	90 35	12.04	7.9	17	200	William T. Powers/President, CEO 74-750 Highway 111 Indian Wells, CA 92210 (760) 836-0870/836-0878
27.	Palm Desert National Bank 73-745 El Paseo Palm Desert, CA 92260	84 -2	68.42	6.18	22	893	Kevin McGuire Chairman/CEO (760) 340-1145/341-8050
28.	Valley Bank 24010 Sunnymead Blvd. Moreno Valley, CA 92553	79 7	0.88	9.43	31	16	Doug Mills President/CEO (909) 242-1959/242-1903
29.	First Mountain Bank 42142 Big Bear Blvd. Big Bear Lake, CA 92315	74 42	12	7.35	3	173	Dennis Shollenburg President/CEO (909) 866-5861/866-6345
30.	BYL Bank Group* 7710 Limonite Ave. Riverside, CA 92509	72 6	8.86	8.83	6	141	David Wilson/S.V.P., Reg. Loan Adm. Constance K. Uale/V.P., Reg. Br. Adm. (909) 687-2265/681-4901
*Figures are only for former De Anza Bank, Riverside, which merged with Bank of Yorba Linda (assets \$181,000,000) in May 1998 to form BYL Bank Group.							
31.	Inland Empire National Bank 3727 Arlington Ave., Ste. 202A Riverside, CA 92506	65 9	-5.09	8.99	1	-74	Candace Wiest President/COO (909) 788-2265/788-9683
32.	Upland Bank 100 N. Euclid Ave. Upland, CA 91786	63 13	10.74	9.78	16	159	Fred Scarsella President/CEO (909) 946-2265/985-5376
33.	Redlands Centennial Bank 218 E. State St. Redlands, CA 92373	62 20	13.04	8.89	2	170	Douglas C. Spencer President/CEO (909) 798-3611/798-1872
34.	Borrego Springs Bank 7777 Alvarado Rd. La Mesa, CA 91941	55 46	-16.7	4.62	51	-111	Jordan Blanchard/A.V.P. 1101 California Ave. Corona, CA 91719 (909) 280-5284/280-5285
35.	Sun Country Bank 13792 Bear Valley Rd. Victorville, CA 92392	54 58	-5.28	12.57	6	-84	Michael Wilson President/CEO (760) 243-1240/243-3362
36.	Temecula Valley Bank, N.A. P.O. Box 690 Temecula, CA 92593-0690	46 79	8.84	11.11	3	104	Stephen H. Wacknitz President/CEO (909) 694-9940/694-9194
37.	Valley Merchants Bank 800 E. Florida Ave. Hemet, CA 92543	40 11	13.99	11.07	8	148	Chuck Rogness President/CEO (909) 766-6666/766-6664
38.	Golden Pacific Bank 845 N. Euclid Ave. Ontario, CA 91762	31 8	2.5	16.59	7	32	Bert N. Gruber Jr. President/CEO (909) 983-4600/983-0526
39.	Inland Community Bank, N.A. 851 W. Foothill Blvd. Rialto, CA 92376	29 14	2.28	9.77	0	15	James S. Cooper President/CEO (909) 874-4444/874-6999
40.	Canyon National Bank 1711 E. Palm Canyon Dr. Palm Springs, CA 92264	N/A (Bank Opened July 10, 1998)	N/A	N/A	N/A	N/A	Stephen Hoffmann President/CEO (760) 325-4442/325-1138

N/A=Not Applicable WND=Would Not Disclose na=Not Available. Statistical data provided by Sheshunoff Information Services, Inc. All other information provided by banks listed. We believe the information to be accurate and reliable, but because of the possibility of human or mechanical error, its accuracy and completeness are not guaranteed. Researched by Jerry Strauss. Copyright 1998 Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352.

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Delivering dog happiness ...

continued from Page 3

food, including lamb and rice, which runs for \$18.23 for 20 pounds, \$28.53 for 40 pounds and \$51.35 for 80 pounds. The food is delivered in air-tight bins for home storage.

Although he sells food for both dogs and cats, he said dog food makes up the majority of his business, which began in July.

"We used to have a cat, and you couldn't change his cat food for anything," Mitchell said. "It's kind of like having your grandmother live with you; they get pretty set in their ways."

Judah Mitchell has had two other businesses in the last 10 years: Cover-All and Chem-Dry. One was a janitorial business and the other a carpet-cleaning business.

But he said his wife feels the best about Canine Caviar.

"Being married to someone like me, I come home with some crazy ideas, but when I told her this one she said, 'That's the best idea you've ever had,'" Mitchell said.

The idea came to the entrepreneur while shopping. He occasionally would notice customers, such as older women, struggling to lift a

heavy pound of dog food from a shopping cart to the trunk of a car. Suddenly it hit him what a great idea a dog-food delivery business would be. Then he learned of Anaheim-based Canine Caviar and arranged to start an Inland Empire franchise.

For more information on Canine Caviar, call (909) 676-2277.

Subscribe Now. (909) 484-9765 Ext. 27

Inland Empire
Business Journal

For Insight on Inland Empire Business ...

SBA LOANS

SBA Introduces Pre-Qualification Loan Program

The U.S. Small Business Administration (SBA) has recently announced the availability of a new SBA Pre-Qualification loan program whereby small-business owners can pre-qualify for a loan backed by the SBA before approaching a lender.

The changes will improve and expand the SBA's Minority and Women's Pre-Qualification pilot programs, and make the enhanced programs available to every SBA field office nationwide.

Under SBA's Pre-Qualification Loan Program, selected nonprofit and for-profit groups work with small business loan applicants one-on-one to develop viable business plans and credible loan packages.

Once SBA finds the borrower to be eligible and credit worthy, it issues a pre-qualification letter to lenders indicating that the application appears appropriate for an SBA loan guaranty.

The loan applicant takes that letter, along with a completed loan package, to a commercial lender to apply for a loan of up to \$250,000 backed by an SBA guaranty. SBA approval decisions reflect normal loan standards and are based on the borrower's key financial ratios, cash flow, business and credit history and repayment ability.

In the local area, the following intermediaries are available to assist in the application process:

CDC Small Business Finance Corporation in Orange at (714) 978-1182
CDC Small Business Finance Corporation in Palm Desert at (760) 836-3855
CDC Small Business Finance Corporation in Riverside at (909) 352-5730
Long Beach Area CDC in Long Beach at (562) 983-7450
Southern California CDC in Whittier at (562) 698-2998

Other special focus programs that have been recently introduced include the following:

1. PRO-Net: Recently introduced to SBA's website, PRO-Net

can be used as a bid source list. PRO-Net allows a small business to register online and update their profile 24 hours per day. It is also a resource for finding out what procurement opportunities are avail-

able in both the federal and local government sectors. The rules and regulations for government contracting can be found in the Code of Federal Regulations (CFR) or the Federal Acquisition Regulations

(FAR), both of which are readily available on the Internet at the SBA website www.sba.gov.

2. Online Women's Business

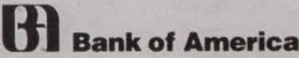
continued on Page 37



SBA Loans from the Largest SBA Lender in Southern California, Bank of America Community Development Banking

You've worked hard to grow your business. And your lender should do the same. As the largest SBA lender in Southern California, Bank of America has provided more **SBA Loans** to small businesses than any other financial institution. Funds to help businesses grow, expand, succeed. Choose to partner with the leader in SBA and government-assisted business financing. Call today to speak with a Community Development Specialist:

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Community Development Banking

SBA Preferred Lender

The SBA loan program from Bank of America Community Development Bank is in participation with the United States Small Business Administration. Rural Development loans are in participation with the United States Department of Agriculture. Loans are subject to approval in accordance with eligibility and lending guidelines. Terms subject to change.

Rural Development Certified Lender



Community Banks Step Up To Meet Special Requirements of Small Business

by Jonathan E. Harvey

San Diego's economic recovery has been fast and furious. Real estate construction, both residential and commercial, is at its highest level in years, driven by healthy business expansion in all sectors.

Much of San Diego County's current business expansion is dominated by small- to mid-size incubator firms, partic-

ularly in the burgeoning North County communities along I-5 and the Highway 78 corridor. Meeting the needs of these growth-oriented companies has opened a new window of opportunity for community banks.

Committing to a new facility can drain smaller businesses of their working capital — money they need to maintain critical day-to-day operations. Community

bankers are well versed in these and other issues. They understand the burden of responsibility for meeting payroll, what it is like to need capital for expansion, and what it takes to grow a business from the ground up. Most importantly, community banks provide relationship-based banking and quick and effective decision-making — critical elements to ensuring a growing company's success.

Determining the best and most affordable method of financing to help the small business accomplish its goals is the community bank's forte. Because these banks are committed to meeting the needs of smaller business, they typically offer a broader and more competitive range of products that are designed specifically for this purpose.

Fallbrook National Bank, for example, offers a variety of high-quality products and services directed to smaller businesses. Services include commercial and residential construction financing, residential mortgage financing, mini-perm commercial real estate financing, SBA financing, airplane financing, various consumer loan programs and a full range of deposit products.

Additionally, Fallbrook National Bank's "Business Manager" program, in which the bank "buys" a company's accounts receivable, is an excellent way for fast-growing companies to increase their capital immediately. A state-of-the-art community banking and computer center gives customers quick and easy access to bank services and products as well as the Internet. The speed and effectiveness with which local banks can respond to the needs and requirements of small business owners is invaluable, particularly in San Diego, where emerging businesses are the foundation of its economy.

The special bonds that community banks establish with their customers is evidenced by the high level of personal service at the teller window, increased community service through the support of local organizations and a deep and personal investment in the quality of life and economic strength of an area.

Jonathan E. Harvey is a vice president with Fallbrook National Bank, which serves North San Diego County and Inland Empire communities.

Fallbrook ...

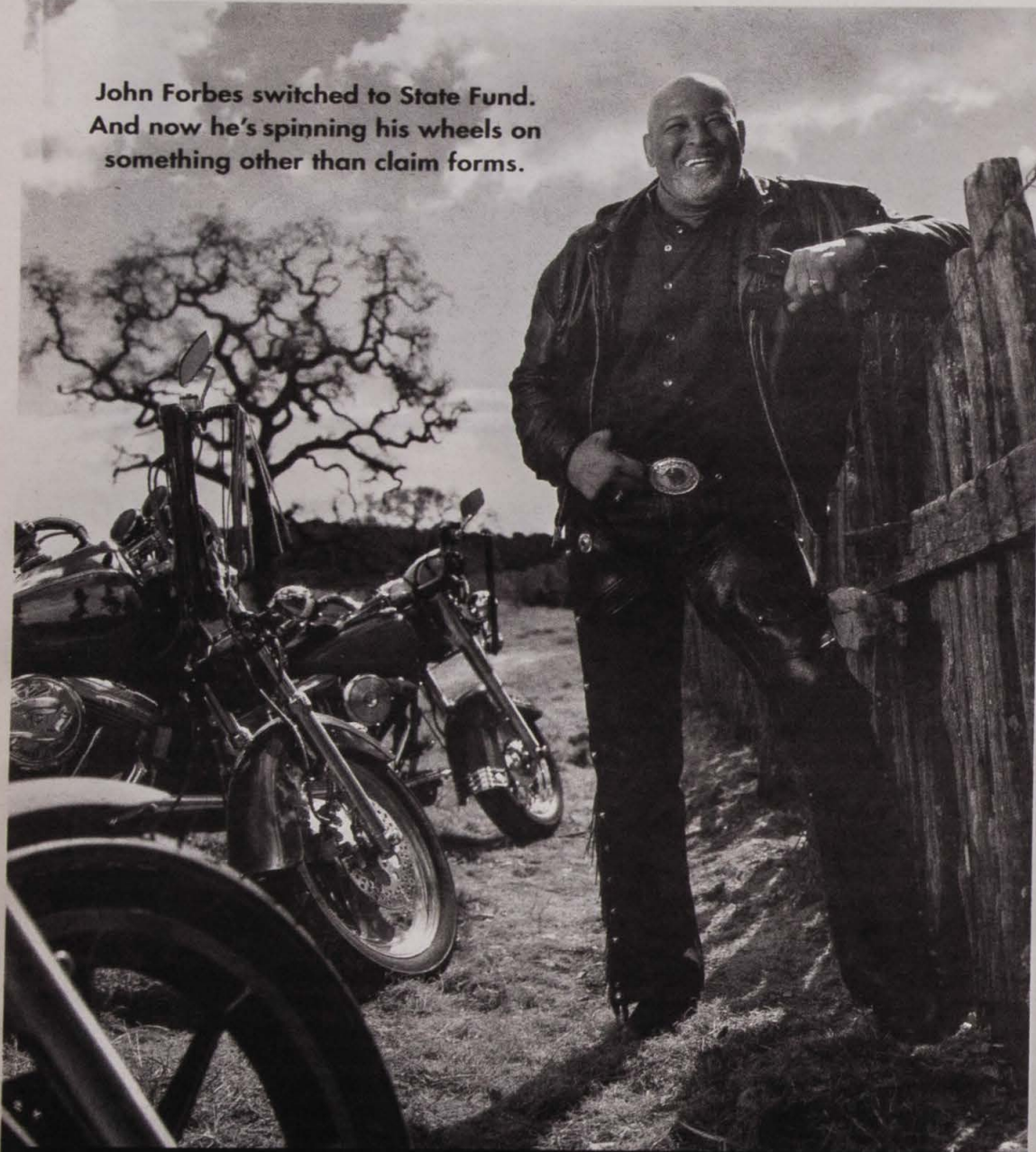
continued from Page 19

For the year ended Dec. 31, 1997, the bank posted record earnings of \$1.25 million.

The bank, which is traded on the NASDAQ small cap market as FBRK, holds its 16th consecutive five-star rating by *Bauer Financial Reports* for superior performance and overall excellence in the industry. Additionally, the *Findley Reports* has rated it a premiere performing bank for the 12th straight year, and VERIBANC Inc. has honored it with the elite Blue Ribbon Bank rating for financial performance.

Fallbrook National Bank's SBA department is ranked the 22nd largest lender in the nation by *Guaranteed Lender*, a publication that serves the SBA lending market.

The bank's web site is www.fallbrooknationalbank.com.



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SBA LOANS

TEN YEARS OF SBA LOAN MAKING

Orange, Riverside and San Bernardino Counties

		No. Loans	Average Size of Loan (Thousands)	Total (Millions)
1988	Orange County	219	227	49.8
	Riverside County	43	215	9.3
	San Bernardino County	59	216	12.7
	Total	321	223	71.8
1989	Orange County	248	282	70.1
	Riverside County	65	318	20.7
	San Bernardino County	85	337	28.7
	Total	398	300	119.5
1990	Orange County	302	344	104.2
	Riverside County	119	346	41.2
	San Bernardino County	148	360	53.4
	Total	569	349	198.8
1991	Orange County	347	368	127.6
	Riverside County	131	388	50.9
	San Bernardino County	167	385	64.3
	Total	645	376	242.8
1992	Orange County	346	437	151.1
	Riverside County	126	377	47.5
	San Bernardino County	183	354	64.8
	Total	655	402	263.4
1993	Orange County	288	423	122.0
	Riverside County	120	421	50.6
	San Bernardino County	144	384	55.3
	Total	552	413	227.9
1994	Orange County	408	453	184.9
	Riverside County	147	333	49.0
	San Bernardino County	192	265	51.0
	Total	747	394	284.9
1995	Orange County	530	292	154.7
	Riverside County	189	302	57.2
	San Bernardino County	198	274	54.2
	Total	917	290	266.0
1996	Orange County	624	315	196.3
	Riverside County	266	303	80.6
	San Bernardino County	221	260	57.5
	Total	1,111	301	334.3
1997	Orange County	736	354	260.9
	Riverside County	279	327	91.3
	San Bernardino County	237	376	89.1
	Total	1,252	352	441.2

SBA LOANS

TOP 25 SBA LENDERS

(By Loan Volume)

San Bernardino, Riverside and Orange Counties

October 1, 1997 — June 30, 1998

<u>Lender</u>	<u>Number</u>	<u>Dollar Amount</u>
1. Bank of America Community Dev. Bank	176	11,355,797
2. CDC Small Business Finance Corp.	98	40,706,500
3. Southland Economic Development Corp.	50	22,894,000
4. Bank of Yorba Linda	49	21,355,836
5. The Money Store Investment Corp.	33	14,720,937
6. Eldorado Bank	33	11,366,900
7. Temecula Valley Bank	27	12,220,744
8. Fallbrook National Bank	26	10,871,100
9. Bank of Commerce	25	13,381,337
10. Heller First Capital Corp.	23	8,291,184
11. Wilshire State Bank	22	3,800,000
12. Desert Community Bank	20	8,192,650
13. First Community Bank of the Desert	20	2,738,500
14. AT&T Small Business Lending Corp.	19	5,777,300
15. Pacific National Bank	17	6,029,600
16. Wells Fargo Bank	17	2,429,500
17. Nara Bank	17	3,143,000
18. Borrego Springs Bank	16	7,030,500
19. Imperial Bank	15	7,720,500
20. Enterprise Funding Corp.	13	5,158,000
21. Orange National Bank	13	4,918,169
22. Business Bank of California	13	3,365,000
23. Valley Independent Bank	13	3,209,925
24. North County Bank	12	5,085,740
25. California State Bank	12	4,243,200

Note: This list was provided by the SBA.

SBA LOANS

ADVERTORIAL

BA Loans and Women-Owned Businesses

For the past few years, government-guaranteed loans by the Small Business Administration (SBA) have been growing by leaps and bounds in Southern California. One of the biggest clientele of this type of loans are women-owned businesses. Growing faster than any minority-owned business group, women-owned businesses are becoming the leader of the entrepreneurial urge. Women have made a new mark in the business world, proving they can be very successful in generating profits for their business.

In support of the growing trend of women-owned businesses, the U.S. SBA has developed a pre-qualifying loan program. In their effort to promote women-owned businesses, the SBA pre-approves a

maximum of 80 percent loan guaranty, which is determined by the loan amount.

An SBA loan is a fast, easy and convenient source of financing for any small business owner. Therefore, it is no mystery why this program is widely used. If you are considering an SBA loan, you will want to select an institution that has preferred lender status with the SBA. One such bank is North County Bank (NCB), with offices in Riverside, San Diego and Orange counties. The bank also operates a loan production office in the Seattle area.

For more information on how NCB's SBA Department can help your business, contact NCB Business Development Officer Rick Abrego at (909) 695-2232.

MANNERINO
& BRIGUGLIO
LAW OFFICES



"Laws were made to be broken"
Christopher North, May, 1830

"Had laws not been, we never had been blam'd; for
not to know we sinn'd is innocence"

Sir William Davenant

1606-1668

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(909) 980-1100 • FAX (909) 941-8610

SBA introduces ...

continued from Page 33

Center: Recently introduced at www.onlinewbc.org, this is a free interactive training site for women who want to start or expand their businesses. It offers information about business practices, management techniques, technology training, market research and SBA services.

3. Welfare to Work Initiative: The SBA is part of a nonpartisan nationwide effort organized to encourage and assist private sector businesses with hiring people on public assistance. Small business owners are strongly affected by a national labor shortage as small businesses employ 53 percent of the private workforce. The SBA assists by connecting entrepreneurs to the programs and other nonprofit welfare service providers that prepare workers and provide support to help retain new workers. Hiring welfare recipients can reduce employer taxes, and there are new welfare-to-work and work opportunity tax credits. For more information, visit the SBA home page at www.sba.gov/welfare or contact Mona Masri, Santa Ana District Office of the SBA, at (714) 550-7420 ext. 3931.

Businesses interested in selling their products and services abroad have an excellent resource in the U.S. Export Assistance Center (USEAC) in Long Beach, a one-stop resource center housing the SBA, Department of Commerce and U.S. Export-Import Bank.

USEAC provides free export marketing and trade finance assistance and customized counseling. Specialists assist with finance programs for a variety of needs, including working capital, long-term-fixed asset financing and export credit insurance.

The Export Working Capital Program (EWCP), offered by SBA, is one loan program utilized to provide loan guarantees to small businesses for the purpose of successfully completing export sales. The program has been provided at the USEAC since 1993; and in five years, the USEAC has made 258 loans totaling more than \$101 million. It is estimated that this has resulted in more than \$356 million in export sales. For more information on USEAC programs and services, call (562) 980-4550.

This report was provided by the SBA's Santa Ana office.

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Business
into Focus
at
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SBA Loans from North County Bank

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Who's who ...

continued from Page 28

his practice to plastic surgery. He is a member of more than 30 medical societies, including the American Society of Plastic and Reconstructive Surgery, the American Association of Plastic Surgeons and the International Society of Craniomaxillofacial Surgeons.

Hardesty is well recognized for his research efforts both in the basic science and clinical fields. He has been awarded the Walter E. McPherson Society Award twice as an outstanding faculty researcher.

Hardesty has also written more than 80 articles and book chapters about plastic surgery. His current clinical interests are aesthetic (cosmetic) surgery and pediatric plastic surgery. Hardesty has also been listed in the nationally recognized publication "Best Doctors In America: Pacific Region."

This publication is based on an exhaustive survey in which more than 5,000 physicians in the Pacific area were asked to rate the clinical abilities of their peers. It is widely regarded as the preeminent referral guide to the medical profession.

Hardesty regularly volunteers and leads surgical teams worldwide. His recent trips included the Philippines, India and Mexico.

Steven Robert Gundry



Dr. Steven Robert Gundry has been a practicing surgeon at Loma Linda University Medical Center since 1989.

He specializes in cardiothoracic surgery and

has been involved in the research of areas such as robotic assisted cardiac surgery, transplantation and reanimation of "dead" hearts, and minimally invasive cardiac surgery.

Gundry is a member of a long list of renowned organizations such as Alpha Omega Alpha and the American College of Cardiology. Gundry is also a member of the medical advisory board for the clinical publication *Intima* and a founding board member of the Society of Minimally Invasive Cardiac Surgery. He has written more than 100 articles and books about pediatric cardiology.

At Loma Linda, Gundry is an active member of such committees as Graduate Medical Education Committee, the Division Chief's Committee Meeting and the Cardiac Surgery Cost Reduction Committee.

Marvin M. Reiter

Marvin Reiter currently serves as the chairman of the board of directors of Community Hospital of San Bernardino. Reiter has been active at the hospital since the late '70s, including serving on the board of directors in the '80s and early '90s.

Reiter is a self-employed, certified public accountant with an emphasis on forensic accounting, small business consulting, accounting and taxation.

Reiter is involved in a variety of other community activities,

including serving on the Assessment Appeals Board of San Bernardino County, the board of directors of the San Bernardino Chamber of Commerce and Mayor Judith Valles' Business Advisory Board.

Reiter has a bachelor's degree in accounting from Fairleigh Dickinson University in New Jersey.

Douglas W. Blayney



Since 1996, Douglas W. Blayney, M.D., has been the medical director at the Robert and Beverly Lewis Family Cancer Care

Center at Pomona Valley Hospital Medical Center, Pomona. Blayney is also president of the Wilshire Oncology Medical Group.

His list of licenses, certifications and memberships include board certification in oncology, internal medicine and surgery, and membership in the American College of Physicians,

continued on Page 44

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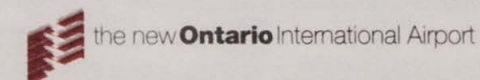


No, Ontario.

The New Ontario International Airport

flight years ahead! In concept. In design. In delivery. This is one airport whose arrival is quite a departure. Completed four months ahead of schedule. And more than \$26 million under budget. It's a world-class gateway that's eight times bigger than the old terminal, and a million times better than anyone ever imagined. A complex where art and commerce come together in a design that's state-of-the-art for this century. And, for the next.

With 26 gates capable of handling more than 10 million passengers a year, the new Ontario International Airport is ready to take on an even larger role in handling Southern California's ever-growing passenger and air freight needs - as well as usher in a new era of growth and prosperity for the region. So fasten your seat belt, and get ready to travel into the future, First Class.



Ontario International Airport is located off the I-10 at Archibald, and is served by these airlines: Alaska, America West, American, Continental, Delta, Northwest, SkyWest, Southwest, TWA, United, and United Express.

At deadline ...

continued from Page 3

has announced that it is expanding its loan pre-qualification program to all small businesses nationwide.

For a complete review of the loan pre-qualification program, turn to page 33.

Valley Health System to Make Reductions

In an effort to prevent the company from heading into red ink this fiscal year, Valley Health System has announced several cuts in non-patient operating costs. Among the cuts are reductions of 17 mid-management positions in a work force of 2,200 people, tighter spending controls, and consolidation of some operations.

VHS CEO John Lauri emphasized that quality patient care remains the system's top priority.

Ryland Homes to Build 1,150 Homes at Menifee Lakes

Ryland Homes Southern California Division has acquired a 300-acre golf course-bordering parcel at master-planned Menifee Lakes for \$25 million. Ryland plans to construct a 1,150-home, \$230 million active-adult community on the site called "Oasis at Menifee Lakes."

It is being designed by Ryland and the architectural firm L.C. Major and Associates. The community is located east of Interstate 215 in an unincorporated area of southern Riverside County, just north of Murietta. Preview sales are scheduled to begin in early 1999 and prices are expected to be in the mid \$100,000-high \$200,000 range. The homes will range in size from 1,300 to 2,500 square feet.

Inland Empire's Largest Hotels

continued on Page 42

Ranked by Number of Rooms

	Hotel Address City, State, Zip	# of Rooms # of Suites	Total Meeting Sq. Ft. Largest Group	Max. Sq. Ft. Exhibit Area	Rate Range * May be Seasonal	Amenities	Top Local Executive Title Phone & Fax
1.	Marriott's Desert Springs Resort & Spa 74855 Country Club Dr. Palm Desert, CA 92260	884 51	51,000 3,050	24,816	\$169-439	B,C,CR,FP,G,GS, H,I,L,N,P,R,T,W	Tim Sullivan General Manager (760) 341-2211/341-1872
2.	La Quinta Resort & Club 49-499 Eisenhower Dr. La Quinta, CA 92253	640 27	45,000 1,200	17,000	\$210-300/Winter \$95-135/Summer	B,C,CR,FP,G,GS, H,I,L,N,P,R,T,W	Scott Dalecio General Manager (760) 564-7644/564-7656
3.	Renaissance Esmeralda Resort 44-400 Indian Wells Lane Indian Wells, CA 92210-9971	560 44	33,000 1,100	20,100	\$145-1,200	B, C, R,FP,G,GS, H,I,L,N,P,R,T,W	Timothy A. Tata General Manager (760) 773-4444/346-9308
4.	Palm Springs Riviera Resort 1600 North Indian Canyon Dr. Palm Springs, CA 92262-4602	480 36	50,000 2,000	19,670	\$75-475*	FP,N,C,P,GS, G,T,I,R,F,L,X	Jim Manion General Manager (760) 327-8311/327-4323
5.	Westin Mission Hills Resort Dinah Shore & Bob Hope Dr. Rancho Mirage, CA 92270	472 40	75,000 2,500	17,325	\$119-1,060*	B,C,F,FP,G,GS,H,I, L,N,P,R,T,CR	Tom Cortabitarte General Manager (760) 770-2101/770-2173
6.	Marriott's Rancho Las Palmas Resort 41000 Bob Hope Dr. Rancho Mirage, CA 92270	450 22	22,900 1,950	12,900	\$99-299	B,CR,F,FP,G,GS,H,I, L,N,P,R,T,W,C	Frank Garanan General Manager (760) 568-2727/568-5845
7.	Wyndham Palm Springs 888 E. Tahquitz Canyon Way Palm Springs, CA 92262	410 158	25,000 2,000	16,000	\$109-275	C,CR,F,FP,G,GS, H,I,L,N,P,R,W,X	Onofre Gallegos General Manager (760) 322-6000/322-5351
8.	Doubletree Hotel (Formerly Red Lion) 222 N. Vineyard Ave. Ontario, CA 91764	339 15	26,000 1,200	12,800	\$79-500	B,CR,F,FP,G,GS,H, I,L,N,P,R,RS,SD,W,X	Hermann Hastrup General Manager (909) 937-0900/937-0990
9.	Hyatt Grand Champions Resort 44-600 Indian Wells Ln. Indian Wells, CA 92210	338 All	19,000 800	8,000	\$119-925*	B,C,F,FP,G,GS,H, I,L,N,P,R,T,W,CB,CH	Barry D. Kaplan General Manager (760) 341-1000/568-2236
10.	Ontario Airport Hilton 700 N. Haven Ave. Ontario, CA 91764	309 9	5,300 650	15,000	\$69-159*	C,CR,F,FP,G,GS,I,L, W,P,R,H,X	Steve Winning General Manager (909) 980-0400/980-8493
11.	Shilo Hilltop Suites Hotel 3101 Temple Ave. Pomona, CA 91768-3283	300 130	18,000 700	N/A	\$79-154	B,P,ST,C,WE,CB,H,RS, CR,I,S,X,F,L,SA,N,SD,FP, OC,SR	Heinz Gehner General Manager (909) 598-7666/598-5654
12.	Ontario Airport Marriott Hotel 2200 E. Holt Blvd. Ontario, CA 91761	299 6	19,600 600	5,900	\$55-149	B,C,CB,CR,F,FP,R, GS,H,I,L,N,P,T,W,X	Steven Goldman General Manager (909) 975-5000/975-5050
13.	Doubletree Resort-at Desert Princess Ctry. Clb. 67967 Vista Chino Cathedral City, CA 92234	285 13	18,000 740	18,000	\$49-235*	C,CR,F,FP,G,GS,H, I,L,N,P,R,T,W,X	Bruce Cameron General Manager (760) 322-7000/322-6853
14.	Holiday Inn Riverside 3400 Market St. Riverside, CA 92501	285 5	5,200 290	50,000	\$81-145	P,GS,R,W,H,RS,I,S, X,F,N,FP	Curtis Reitz General Manager (909) 784-8000/369-7127
15.	Palm Springs Hilton Resort 400 E. Tahquitz Canyon Way Palm Springs, CA 92262	260 71	15,000 700	10,000	\$59-225*	C,CR,FP,G,GS,H,I,L,F, N,P,R,T,W,X	Aftab Dada General Manager (760) 320-6868/320-2126
16.	Claremont Inn 555 W. Foothill Blvd. Claremont, CA 91711	256 10	16,836 400	4,490	\$59 +Up	B,GS,P,F,FP,N,D, CR,I,R,L,H,W,X	Ruth Jones General Manager (909) 626-2411/624-0756
17.	San Bernardino Hilton 285 E. Hospitality Ln. San Bernardino, CA 92408	247 12	10,000 600	5,000	\$110-275	P,GS,R,W,H,RS,CR,I,S,X,L,N,SD, FP, Mini Refrigerators comp. a.m. coffee in lobby	Tim Jenkins General Manager (909) 889-0133/381-4299
18.	Sheraton Suites Fairplex 601 W. McKinley Ave. Pomona, CA 91768	247 247	11,519 800	247,000	\$79-159	B,FP,N,C,P,GS,CR, I,R,F,L,H,W,X	Mike Metcalf General Manager (909) 622-2220/622-3577
19.	The Ramada Resort and Conference Center 1800 E. Palm Canyon Dr. Palm Springs, CA 92264	241 14	7,560 300	5,500	\$49-139	B,CR,FP,G,GS,H,F, I,L,N,P,R,X	Helen Kim Owner (760) 323-1711/322-1075
20.	The Ritz-Carlton Rancho Mirage 68-900 Frank Sinatra Dr. Rancho Mirage, CA 92270	239 21	11,642 700	8,400	\$99 Summer \$175 Fall \$285 Winter/Spring	B,C,CR,F,G,GS, H,I,L,N,P,R,T,W,X	Lenny Zilz General Manager (760) 321-8282/770-8196
21.	Mission Inn 3649 Mission Inn Ave. Riverside, CA 92501	235 30	19,000 250	2,520	\$115-600	B,C,CR,F,G,GS, CR,I,R,F,L,H,CH, N,P,W,X	Joe Wancha General Manager (909) 784-0300/782-7197
22.	Radisson Hotel San Bernardino 295 N. "E" St. San Bernardino, CA 92401	231 24	19,000 1,300	12,996	\$100-210	FP,N,GS,R,L,CR,H, I,F,W,X	James Deskus General Manager (909) 381-6181/381-5288
23.	Spa Hotel Casino & Mineral Springs 100 N. Indian Canyon Dr. Palm Springs, CA 92262	230 20	6,500 200	1,800	\$59-189	CR,F,FP,G,GS,H, N,P,X,I,R,RS	Ralph Thornton General Manager (760) 325-1461/325-3344
24.	Miramonte Resort 76-477 Hwy. 111 Indian Wells, CA 92210	226 60	10,400 400	N/A	\$159-249	FP,N,C,P,R,H,F, I,CR,K,W,X	J.P. Alotte General Manager (760) 341-2200/568-0541

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the hotels listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letter-head to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352; Researched by Jerry Strauss Copyright 1998 Inland Empire Business Journal.

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FOCUS ONTARIO

"Flight Years Ahead," New Ontario International Airport Prepares to Open

Southern California travelers will soon have access to the region's newest and most beautiful airport facility when Ontario International Airport opens its state-of-the-art \$270 million twin terminal complex — more than four months ahead of schedule and \$26 million under its budgeted cost. The public will get its first glimpse of the new airport at the Grand Opening Ceremony and Open House on Saturday, September 19, with the start of service to follow shortly thereafter.

"Through its cutting-edge design and abundance of shops and services demanded by air travelers, the new Ontario International Airport is truly flight years ahead," said John J. Driscoll, executive director of Los Angeles World Airport, which also operates Los Angeles International, Van Nuys and Palmdale Regional Airports. "The new airport also will have a major role as LAWA works to bring regional solutions to meet Southern California's ever-growing future air transportation needs."

The two new terminals represent an eightfold increase in the size of the Ontario International Airport. Together, the terminals total approximately 530,000 sq. ft., and have 26 gates. The facilities can accommodate up to 10 million passengers a year, a 60 percent increase in passenger capacity from the current 6.3 million passengers flying through Ontario every year.

According to the Southern California Association of Government (SCAG), there will be a 62 percent increase in air passenger volume in the five-county Los Angeles region by the year 2015. With passenger volume from the Inland Empire expected to increase by almost 260 percent between 1990 and 2015 to approximately 15.3 million, Ontario International Airport will be an increasingly important link in Southern California's air transportation network. Additionally, the airport's location — only 35

miles east of downtown Los Angeles and convenient to major Southland attractions — further positions it for steady, sustainable passenger growth.

Ontario International Airport currently has 13 passenger and commuter carriers, and eight air cargo carriers to serve virtually every major U.S.



**State-of-the-Art \$270 Million Terminal
Complex is Major Link in Southern
California's Air Transportation Network**

city. In addition to the planned growth in scheduled service, the new terminal complex will be able to accommodate a significant expansion of air charter service.

Facilities also are planned to handle the expected growth in air cargo moving through Ontario. Since 1992, air cargo flowing through the airport has increased 50 percent to more than 460,000 tons. This growth is expected to continue as both the population and economic importance of the Inland Empire steadily rises.

The new terminals will feature a \$1.6 million public art program made possible due to extensive cost savings achieved during construction of the terminals. This includes a permanent installation of works from world-class artists displayed in glass, mosaic, tile and etched stone, as well as rotating exhibits. The art — which will be integrated throughout the ticketing, baggage claim and concourse areas — complements both the cutting-edge architecture of the facilities, and reflects the region's cultural diversity.

On-site restaurants, shops and services will serve both travelers and the surrounding community. Included among the terminal concessions are such familiar names as Applebee's, Round Table Pizza and Sunglass Hut. Additionally, the new complex will feature some unique specialty restaurants, such as the California Speedway Café, which draws its theme from the new California Speedway in Fontana. Under an agreement with LAWA, concessionaires have agreed to keep their prices down to "street" level defying a longstanding practice where vendors charge premium prices in airport locations.

"Everything at the new Ontario International Airport was designed to serve the needs of air travelers, from our spacious, open concourses to our public telecommunications system that can accommodate sophisticated modems and laptop computers," said Peter Drinkwater, general manager of Ontario International Airport. "We'll be a convenient option for travelers from throughout Southern California, and accommodate the growing air travel needs of the Inland Empire."

Travelers will reach the new complex from the Archibald exit of the I-10 (San Bernardino Freeway). A new roadway system links the terminals and three new parking areas, which have more than 4,900 parking spaces — bringing total parking at the airport to more than 13,400 spaces. In addition, a new Ground Transportation Center will accommodate six major rental car companies.

Of the \$270 million total project cost, \$148 million was funded by the passenger facilities charge collected from users of LAWA airports, while \$94 million was raised through airport revenue bonds issued by LAWA. The remaining \$27 million was funded through the U.S. Federal Aviation Administration (FAA). An additional \$160 million in local infrastructure improvements — including construction of new airport access roads and expansion of Interstate 10 — was jointly funded by LAWA, the City of Ontario and the California Department of Transportation (CALTRANS).

The new terminal complex is expected to enhance Ontario International Airport's substantial regional economic impact. The airport already supports approximately 60,000 direct and indirect jobs in the area, with a total economic impact approaching \$6 billion.

continued from Page 40

Inland Empire's Largest Hotels

Ranked by Number of Rooms

Hotel Address City, State, Zip	# of Rooms # of Suites	Total Meeting Sq. Ft. Largest Group	Max. Sq. Ft. Exhibit Area	Rate Range * May be Seasonal	Amenities	Top Local Executive Title Phone & Fax
25. Residence Inn by Marriott 2025 Convention Center Way Ontario, CA 91764	200 200	900 50	600	\$69-129	FP,N,P,CB, CR,I,H,W,CH,X	Sally Grove General Manager (909) 937-6788/937-2462
26. Lake Arrowhead Resort 27984 Highway 189 Lake Arrowhead, CA 92352	177 4	11,000 400	5,000	\$89-399	CR,F,FP,G,S,H,I,L,N, P,R,T,W,OC,SD,ST	Wayne A. Austin General Manager (909) 336-1511/336-1378
27. Doubletree Club Hotel 429 N. Vineyard Ave. Ontario, CA 91764	171 3	1,190 60	572	\$69-150	B,FP,N,P,CR,I,R, F,L,H,CH,W,X Full Cooked-To-Order Breakfast	Chandler Vadhera General Manager (909) 937-8000/937-8028
28. Palm Springs Conference Resort 150 S. Indian Canyon Dr. Palm Springs, CA 92262	160 105	23,000 860	32,000	\$84-296	B,C,CR,F,G,S,H,I,W, L,N,P,R,T,X	Richard Convertini V.P./General Manager (760) 322-2121/322-2380
29. Indian Wells Resort Hotel 76-661 Highway 111 Indian Wells, CA 92210	155 26	6,000 380	4,800	\$59-289	C,G,S,T,R,FP,GC, CR,N,P,I,R,L,H,X	Brad Weimer General Manager (760) 345-6466/772-5083
30. Best Western Heritage Inn 8179 Spruce Ave. Rancho Cucamonga, CA 91730	115 10	2,600 175	1,300	\$79-139	B,FP,N,P,CB, CR,F,H,I	Liko Smith General Manager (909) 466-1111/466-3876
31. Givenchy Hotel & Spa 4200 E. Palm Canyon Dr. Palm Springs, CA 92264	98 20	5,500 100	N/A	\$215-3,000	B,N,C,P,CB,GS, R,H,T,F,W,CR	David Lurie General Manager (760) 770-5000/324-6104
32. Holiday Inn Big Bear Chateau (Formerly Big Bear Inn) 42200 Moonridge Rd., Big Bear Lake, CA 92315	80 4	2,700 150	1,200	\$69-325	CR,F,FP,G,I,L,N, P,R,H	John Hardaway General Manager (909) 866-6666/866-0067
33. Country Suites by Ayres 1945 E. Holt Blvd. Ontario, CA 91764	0 167	4,700 300	4,700	\$185-250	F,I,P, R,H,CR	Linda Benzel General Manager (909) 390-7778/937-9718
34. Country Side Suites 204 N. Vineyard Ave. Ontario, CA 91764	0 107	1,365 50	1,365	\$175-250	P,H,CR	Debbie Smith General Manager (909) 937-9700/937-2070

B=Business Service FP=Free Parking N=Non Smoking Rooms

C=Concierge G=Golf Course P=Pool On Site

CB=Complimentary Cont. Break. GS=Gift Shop R=Restaurants

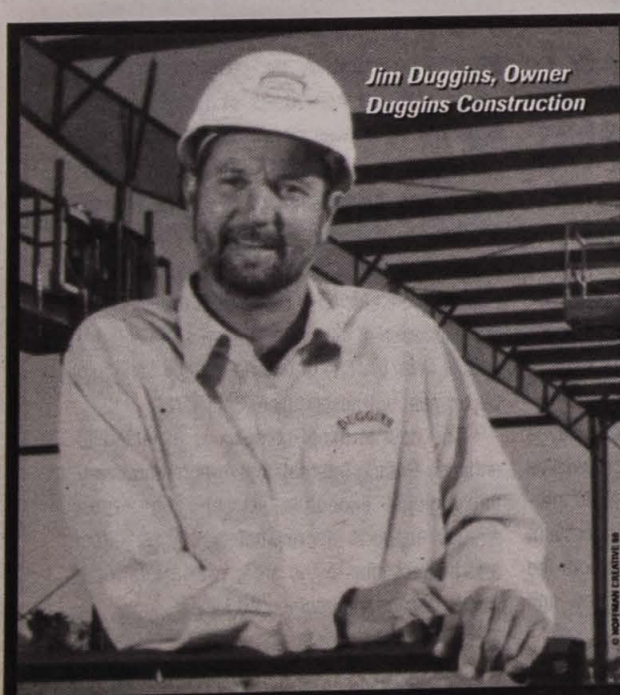
FH=Comp. Cockt. Hour H=Handicapped Rooms T=Tennis

F=Fitness Facility I=Inroom Movies W=Weekend Packages

CR=Corporate Rates L=Lounge X=Transfers to/from Airport

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the hotels listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352; Researched by Jerry Strauss Copyright 1998 Inland Empire Business Journal.

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SEPTEMBER 1998

INLAND EMPIRE BUSINESS JOURNAL • PAGE 43

FOCUS ONTARIO

New ONT Terminals Bring Economic Opportunities to the Inland Empire

by Robert Parry

It is so massive that it required \$137 million in upgrades just to surrounding streets and infrastructure. In anticipation, more than 1,000 hotel rooms are being built nearby. Prominent officials regard it as a key building block in the future of one of the fastest-growing economic regions in the country. Its users are ecstatic, and it's less than a month from opening.

When the doors swing open on the new terminals at Ontario International Airport (ONT) later this month, a potential for dramatic economic changes in the Inland Empire will come to life as well.

Unquestionably, the new facilities will have just as dramatic an impact on the community as it will on the travelers that will use them. On Sept. 27, passengers will cease squeezing through a 1960's structure operating at twice its designed capacity. Instead, they and airport employees will begin enjoying an ultra-modern facility with room for 50 percent more passengers than the 6.3 million who currently flow through annually.

Community and business leaders in the surrounding areas see an opportunity to put Ontario and the Inland Empire as a whole on the map as a final destination, not just a some-

what distant point of entry to Los Angeles. In some areas, that potential is already being fulfilled.

The new terminals (dubbed number two and number four — number three may be built later if circumstances dictate) are the product of Hensel Phelps Construction Co.'s Irvine-based southern division and DMJM Architects of Los Angeles. Hensel Phelps has been noted in trade journals as the top airport builder in the United States and was the lead contractor on Denver International Airport, which opened in Colorado in 1996. In addition, an entirely brand new "ground transportation" center for rental car companies is also in place.

Work on the new facilities began in March 1996 and will finish several months ahead of schedule. However, the expansion has been planned for more than a decade, said airport spokesman Dennis Watson, and work on projects surrounding the airport has been underway for almost that long. For instance, the city of Ontario has built roads and infrastructure for the new areas over the course of several years, mainly with funds from the state and federal governments.

The new ONT structures both have two functioning stories and a third aesthetic level built of glass and steel, a vast improvement over the current functional building. The \$120 million terminals required 15,000 yards of concrete and featured the labor of as many as 500 workers, said Ron Butkay, general superintendent, Hensel Phelps.

Each of the new structures features three baggage claim areas, meaning that passengers will never have to walk more than the distance of a few gates. The baggage tracking system is simple yet precise (it is not a complex-computer-reliant system like that in Denver), Butkay said, resulting in little delay and little chance for bags to get lost.

"That's the beauty of this place: It's big, but it's not too big," Butkay said.

ONT, which presently does not have any international flights, opened more than 75 years ago as a municipal air strip serving a few private pilots. World War II and the Korean War brought ultra-modern combat aircraft such as the P-38 Lightning and the F-86 Sabrejet to the site, and with them came hundreds of thousands of dollars in improvements to the facility, including major runway upgrades and control facilities. When military activity receded, civilians used the airport to host the first rudimentary commercial services in the area.

In 1960, a 24,000-square-foot facility was built on site. By the end

of 1970, the size had doubled. The city of Los Angeles assumed control of the airport in 1967, but today the same 1960-70 terminal facility, with its limited amenities, is still used. The new terminals will be a gargantuan 425,000 square feet, with a full concourse arrangement, Butkay said.

Of course, size doesn't matter if the anticipated effect isn't delivered, but local officials and businesses see great experiences on the horizon, some of which are already being felt. Robert Traister, executive vice president, Ontario Chamber of Commerce, is positively ecstatic about the new development: The effects of the terminal will be "very good, from projected growth and that growth is already taking place." Traister noted that office building in the areas around the airport have been filling vacancies already and buildings are already being upgraded.

Traister added that the projected growth of the Inland Empire over the next few years could easily put ONT over the 10 million passengers per year mark.

Watson, the airport official, predicts that the Inland Empire will benefit tremendously from ONT's expansion.

Passenger traffic at the airport increased by 50 percent between

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Keeping Down the Sound at ONT

The need for high performance, versatile building materials in today's marketplace is enormous, as is the need for potential cost savings. Today's marketplace also has the construction team attempting to respond to the growing demand for environmentally friendly buildings. All of these elements were successfully incorporated into the Ontario International Airport when the facility chose K-13 for their thermal and acoustic insulation underneath the baggage claim area.

For more than 30 years, K-13 has provided thermal, lighting and acoustical control on exposed ceilings and walls in millions of projects around the world. A few of the other types of projects that benefit from K-13 include schools, television and sound studios, auditoriums, sports facilities and convention centers.

K-13 is a total system of specially prepared recycled cellulose fibers, chemical treatment, binding system and application method. International Cellulose Corporation has perfected the process of spraying cellulose fibers with an exclusive binding agent which creates a monolithic insulation coating that can be applied to almost any surface material. K-13 is a sustainable product.

K-13 is an excellent acoustic insulator because it is a natural fibered product that creates dead air spaces between its fibers as well as

within them. Excessive noise is eliminated with the application of K-13 while greatly improving ambient sound quality. The result is a more comfortable environment providing greater utilization of the building.

Overall noise level reductions of 8-15 dB have been obtained in many different applications. The unique acoustical properties of K-13 also substantially reduce sound transfer between walls and floors.

K-13 is also an excellent insulator because of its natural fibers. Since K-13 is sprayed in place, there are no cracks, seams or compressed areas to reduce thermal efficiency.

The Ontario International

Airport sprayed K-13 to 120,000 square feet of their facility to eliminate excessive and unwanted noise from outside disturbances. Other airports that have benefited from the application of K-13 include Austin Bergstrom International Airport, Dallas Love Field, Houston Intercontinental Airport, Kansas City International Airport, Orlando International Airport, San Francisco International Airport, St. Louis Lambert Airport, Washington International Airport and the A.R.F. facility at Oakland International.

For further information regarding K-13, contact International Cellulose Corporation at (800) 444-1252.

Who's who ...

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American Association for Cancer Research, and the American Medical Association.

His professional leadership positions include board memberships in the American Society of Clinical Oncology, Medical Oncology Association of Southern California, and Los Angeles County Medical Association.

Blayney graduated from Stanford University and the University of California, San Diego, School of Medicine. Medical education remains a priority for him, and he is currently teaching as an associate professor of Clinical Medicine at the University of Southern California School of Medicine. Research also ranks high on his list of accomplishments, having participated in numerous clinical trials and studies. Blayney has more than 60 publications in professional journals to his credit. He regularly participates in peer review of the research of others for a variety of journals as well as private and governmental organizations.

Linda D. Bosserman



Since her days as a Regent's Scholar at the University of California at Berkeley, Dr. Linda Bosserman's penchant for accomplishment has been evident. She attended, was a resident physician and taught at Stanford University Medical School; was a fellow at Harvard Medical School, Dana Farber Cancer Institute, and Brigham and Women's Hospital. In Pomona, she is associated with Wilshire Oncology Medical Group.

She serves as associate medical director for the Robert and Beverly Lewis Family Cancer Care Center, Pomona

Valley Hospital Medical Center, Pomona, and is director of the Comprehensive Breast, Psychosocial Oncology, and Stem Cell programs. Heavily involved in research, Bosserman participates in numerous clinical trials and studies. She is a co-principal investigator in the National Breast Cancer Prevention Trials—and publishes frequently. She is board certified in internal medicine and medical oncology and is a fellow of the American College of Physicians, a member of the California Medical Association, American Medical Association, American Society of Clinical Oncology and numerous other professional societies.

She teaches at UCLA's residency program

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Errors & omissions ...

continued from Page 26

amongst providers is that they are adequately covered for potential civil fines under their existing professional liability and/or malpractice insurance policies if the government detects them noncompliant. This is not the case," Caston said. "Additionally, standard directors and officers liability coverage does not cover civil fines of this type. Reviewing existing policies and looking at the provisions and coverage provided by a corporate compliance errors and omissions policy is strongly advised."

Keenan HealthCare is now marketing billing errors and omissions insurance for entities as small as single physicians and as large as provider networks. "While no poli-

cy can protect a client knowingly filing fraudulent claims, this product is designed to pay the costs of defense, audits, judgments, settlement and civil fines and penalties," said Caston.

Providers interested in finding out more about the new corporate compliance errors and omissions product can contact Keenan HealthCare at (626) 431-2601.

Keenan HealthCare is a full-service brokerage and consulting company serving the western United States. It offers a complete range of services to the health care industry, including insurance brokerage and sales, third party administration (TPA) functions, integrated benefits management and consulting services.

Catering to Suits at ONT

For the comfort and convenience of business travelers at Ontario International Airport, two terminal buildings opening later this month will provide business centers.

Each of the two centers will feature counter tops with Internet access, postal services, calling-card and fax machines, and a concessionaire.

The current terminal building has a business center, but the centers in the new terminals will total more square footage, with each at nearly 1,000 square feet on the second floor.

Jens Rivera, assistant airport manager, said the main revenue from the business centers will come from each concession outlet, which was very competitively bid. And services such as calling-card facilities will provide significant revenue.

Airport officials are considering grander plans for the business centers if business at the new terminals warrants change.

"I think down the road we may look at a more sophisticated one," Rivera said. "We might make a conference center where businessmen can sit down between flights."

MORTGAGE

ADVERTORIAL

Why Go Adjustable in a Fixed-Rate Market?

by John Gatzke

Fixed-rate loans are — without question — the leader in today's home loan market. As such, you've probably been reading and hearing about the advantages of applying for, or refinancing to, a fixed-rate.

Good enough... so I won't go into those details here. However, it's nice to know both sides of the coin so you can make the best decision for yourself when financing or refinancing your home. And so, here's a quick review of the benefits of considering an adjustable-rate home loan in a fixed-rate market:

Buy a larger home — The lower initial payment you get with an adjustable-rate loan can help you qualify for a larger mortgage, which in turn helps you buy a larger and/or more expensive home.

Lower initial payment — An adjustable-rate loan has a lower payment for a stipulated number of years, which is helpful if you want to save the surplus cash (or use it to pay off bills) that you'd originally be paying in a fixed mortgage payment.

A more forgiving lender — A lender may be much more forgiving on your credit issues, cash reserves (the money you have in the bank after closing), and your debt-to-income ratio with an adjustable.

More manageable fees — Most fixed-rate mortgages have higher up-front fees, so you may be able to save a significant amount of cash with an adjustable-rate.

Works with your future — On the average, most borrowers tend to sell or refinance their home within five years. If your plans are to move on in a few years, the lower initial rate and costs of an adjustable-rate loan could be more advantageous than the relative security of a fixed payment.

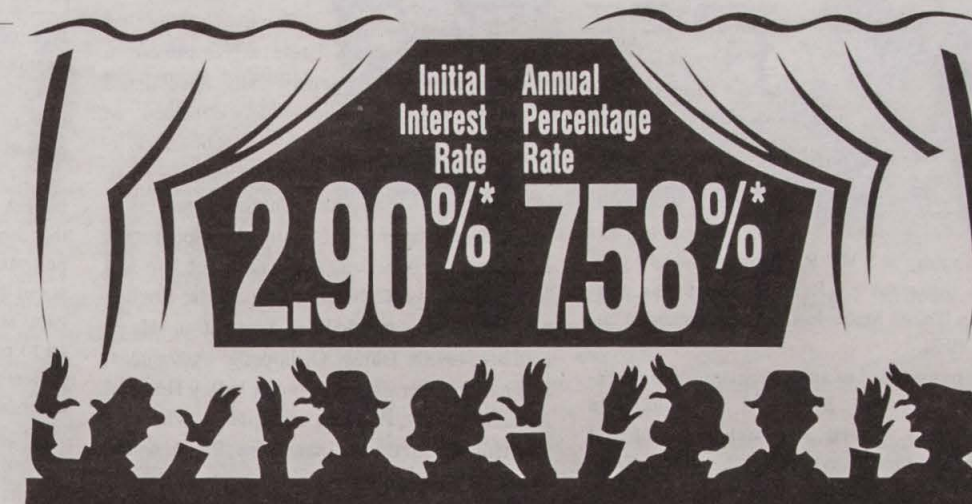
Play the market — An adjustable-rate loan lets you take

advantage of market fluctuation. In today's decreasing rate market, you may be saving more each month with an adjustable than with a fixed-rate loan.

Whether you choose an adjustable-rate or a fixed-rate home loan is ultimately your decision. You'll certainly hear about the pros and cons of both types

from lenders, realtors, mortgage brokers, family members and friends. But it's easier for you to

continued on Page 46



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Who's who ...

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and lectures frequently for educational and professional groups. She volunteers with the American Cancer Society at the local, regional and state levels, along with numerous other task forces, advisory groups and committees.

Ramakrishna R. Thumati



Following graduation from S.V. Medical School in India, Dr. Ramakrishna R. Thumati served his internship in his

native country at S.V.R.R. Hospital and as a general practitioner at B.S.R. Hospital. He immigrated to the United States in 1975 and became a citizen in 1994.

He has worked as an emergency room physician at Revere Memorial Hospital in Massachusetts, served a residency in internal medicine at Lutheran Medical Center in New York, and held cardiology fellowships at Mount Sinai Hospital and St. Francis Hospital, which are affiliated to the University of Connecticut.

Thumati achieved board certifications in internal medicine in 1979 and in cardiology in 1981. Since 1985, he has been director of the Cardiac Catheterization Laboratory at Pomona Valley Hospital Medical Center, Pomona. In 1996, he was appointed medical director of Cardiac Services at Pomona Valley Hospital Medical Center.

Why go adjustable ...

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consider those opinions when you have the facts at hand.

A word of advice on investigating different sources for a home loan ... do take the time to check out what programs are available, what each loan will cost you, and your lender's reputation. Getting a complete cost breakdown before you sign up for the loan helps you avoid any surprise last-minute fees and charges you may not have been aware of when it's time to close your loan.

I hope my "pearls of wisdom" help you choose the right home loan ... in any market! Good luck to you in your search!

John Gatzke is the Assistant Chief Lending Officer for the Residential Lending Division of Downey Savings. He has 12 years experience in the lending profession. Downey Savings is a 41-year-old savings and loan with 1,300 employees, 91 statewide locations and \$5.8 billion in assets. Downey offers fixed- and adjustable-rate home loans, and the Another Chance home loans for people whose credit is not quite perfect. Downey is an Equal Housing Lender. For more information, visit Downey's website at www.downeysavings.com or call 1-800-3DOWNEY.

Christopher A. Chalian



Dr. Christopher A. Chalian graduated Cum Laude from Cornell College Medical School at the University of Iowa College of

Medicine and was an intern at Northwestern University Medical School. His specialized training in orthopedics was obtained at Northwestern University. Chalian is board certified in orthopedics, is a fellow of the American Academy of Orthopedic Surgeons and is a member of several professional associations, including the American Association of Hip and Knee Surgeons, California Orthopedic Society and the American Medical Association. He is affiliated with Garey Orthopedic Associates, and has been on staff at Pomona Valley Hospital Medical Center, Pomona, since 1989, where he is medical director, Total Joint Replacement Program, and has served on a number of medical committees.

Chalian has addressed the American Academy of Orthopedic Surgeons-Foot and Ankle Society. In 1989, following severe earthquakes in Armenia, Chalian worked there as a volunteer surgeon with Project Hope.

Martin Falappino



Dr. Martin Falappino, Doctor of Osteopathy, medical director, Inland Empire Occupational Medicine, Riverside, is not the

type of "company doctor" who rushes into an examining room and focuses only on a patient's chart and not the patient. Instead, Falappino is the type of doctor who is interested in treating an injured employee.

In particular, this genuine concern for the patient is extremely valuable to the companies that send their injured employees to him, because he transmits a sense that, not only does he care about them as their doctor, but their company also cares about their well-being. Falappino is dedicated to promoting healthy lifestyles and educating patients about preventive strategies that can help them feel better and thus work better.

Falappino describes himself to employers as a "family doctor for your company." Board-certified in family practice, he has twelve years of industrial experience, which has enabled him to perfect the art—as well as the science—of occupational medicine. He provides area employers with a combination of sound medical care and the vigilance in looking out for the needs of their business.

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ADVERTORIAL

Canyon National Bank: Ready to Serve the Coachella Valley

by Stacey Gallard

In describing his management style, Stephen Hoffmann, president, CEO and bank director of Canyon National Bank, Palm Springs, uses the words "customer oriented" and "staff supportive." He believes that a professional and happy staff is good for Canyon National Bank customers, and thus its shareholders as well.

Hoffmann says that his duties, besides striving for customer satisfaction, include responsibility for the bank's growth, profitability and community involvement. Providing quality service will help the bank earn a reputation as an outstanding financial institution, he believes. That outstanding reputation is already beginning to develop in the community, Hoffmann said.

Canyon National Bank opened July 10 and currently has

only one branch. Future plans include expanding to three branches in the Coachella Valley in two years.

Prior to his position at Canyon National, Hoffmann served as vice chairman at First Community Bank in Indian Wells and also worked at Palm Springs Savings Bank, in Palm Springs, for nine years. He was able to open Canyon National in less than nine months of application to Comptroller of Currency and the Federal Deposit Insurance Corp. (FDIC). Hoffmann explained that this is the process by which the bank was granted approval to open for business by the government. In addition, prior to the July 10 opening, the bank's building underwent a complete interior and exterior renovation.

Canyon National Bank, with its staff of 21 employees, provides a full range of services for its cus-



From left to right: Jon Wick, Bob Cross and Stephen Hoffmann, of Canyon National Bank.

tomers, including individual and business checking accounts, money market savings accounts, and commercial and industrial loans. ATM and drive-up teller services as well as telephone access for account transfers are also available. Hours

are Mon.—Thurs., 8:30 a.m. to 4 p.m., Fri., 8:30 a.m. to 6 p.m., and Sat., 8:30 a.m. to 12 noon. Canyon National Bank is located at 1711 East Palm Canyon Drive, Palm Springs. For more information, call (760) 325-4442.

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Golf Courses in the Inland Empire

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Listed Alphabetically

Course Name Address City, State, Zip	Mgmt. Co. or Owner Public/Private/Resort Membership Fees	Green Fees: Weekdays Weekends	Length of Course (Yds.) # Rounds played Yearly	Year Built Course Designer Reservation Phone	Top Local Professional Title Phone/Fax
Bear Creek Golf Club 22640 Bear Creek Dr. N. Murrieta, CA 92562	Full Equity Club Private \$18,000	\$55 \$65 Guest Escorted	7,024 32,000	1983 Jack Nicklaus (909) 677-8621	Allistair Philip PGA Head Professional (909) 677-8631/677-7066
Bighorn Golf Club 255 Palowet Dr. Palm Desert, CA 92260	Bighorn Development, LLC Private \$100,000+	N/A	6,871/7,054 12,000	1991/1998 Arthur Hills, Tom Fazio N/A	Bill Harmon Director of Golf (760) 341-GOLF
Canyon Crest Country Club 975 Country Club Dr. Riverside, CA 92506	Private N/A	\$35 \$45	6,570 na	1964 Olin Dutra (909) 274-7906	Paul Hjulbern Head Golf Pro (909) 274-7900/686-3786
Canyon Lake Country Club 32001 Railroad Canyon Rd. Canyon Lake, CA 92587	Chyn. Lk. Prop. Owns. Assoc. Private N/A	\$20 \$20	na 60,000	1968 Ted Robinson (909) 246-1782	David Lindeman PGA Head Professional (909) 246-1782/244-8376
Cathedral Canyon Country Club 68311 Paseo Real Cathedral City, CA 92234	Desert Oasis Mgmt. Semi-Private \$2,500 - \$5,000	\$40 - \$100 \$45 - \$100	6,502 68,000	1972 David Rainville (760) 328-6571	Mike Peterson Head Golf Professional (760) 328-6571/328-6716
Colton Golf Course 1901 W. Valley Blvd. Colton, CA 91734	H & H Investment Public N/A	\$12 \$15	3,108 70,000+	1961 Robert Trent Jones Sr. (909) 877-1712	Bopper Mastalski GM/Head Pro (909) 877-1712/877-2226
Desert Island Golf & Country Club 71-777 Frank Sinatra Dr. Rancho Mirage, CA 92270	Member Owned Private Floats	\$75 W/Member \$125 Member Sponsored (All Days)	6,310 (White Tees) 28,000	1971 Desmond Muirhead (760) 328-0841	Dennis Callahan Director of Golf (760) 328-2111/321-8340
El Prado (2 Courses) 6555 Pine Ave. Chino, CA 91710	Public N/A	\$20 \$26	6,508/6,671 55,000/57,000	1976 H. & D. Rainville (909) 597-1753	Bruce Janke Director of Golf (909) 597-1753/393-5061
El Rancho Verde Royal Vista 355 E. Country Club Dr. Rialto, CA 92377	Waterhouse, Inc. Public N/A	\$17 \$30	6,844 55,000	1957 Harry Rainville (909) 875-5346	Ben Carson Head Professional (909) 875-5346/875-0228
El Rivino Country Club 5530 El Rivino Rd. Riverside, CA 92519	El Rivino Country Club, Inc. Public \$48	\$18 \$31	6,437 na	1956 na (909) 684-8905	William Anderson Golf Pro (909) 684-8905/684-7964
Empire Lakes Golf Course 11015 Sixth St. Rancho Cucamonga, CA 91730	Crown Golf Properties Public \$275	\$50/\$30* \$75/\$45* (*Twilight)	6,628 (Blue Tees) na	1995 Arnold Palmer (909) 481-6663	Michael Lautenbach GM/Head Golf Pro (909) 481-6663/481-6763
General Old Golf Course 6104 Village West Dr. Riverside, CA 92518	Donovan Bros. Golf Public N/A	\$17 \$25	6,753 na	na (909) 697-6690	N/A (909) 697-6690/697-6694
The Golf Resort at Indian Wells 44-500 Indian Wells Ln. Indian Wells, CA 92210	Public N/A	\$45-\$110 \$55-\$120	6,232 (Mens Reg.) 100,000	1986 Ted Robinson (760) 346-4653	Jon Darrah Head Golf Professional (760) 346-4653/773-9032
Green River Golf Course 5215 Green River Rd. Corona, CA 91720	Howard Smith Corp. Public N/A	\$23 \$30	6,470/6,275 150,000	1958 Lawrence Hughes (909) 737-7393	Howard E. Smith President/PGA Pro (909) 737-7393/737-7432
Heritage Palms Golf Club 44291 Heritage Palms Dr. Indio, CA 92201	Semi-Private N/A	\$40-\$100 \$40-\$100	6,727 32,000	1996 Arthur Hills (760) 772-7334	John Carson Director of Golf (760) 772-7334/360-4124
Hidden Valley Golf Club 10 Clubhouse Dr. Norco, CA 91760	Kemper Sport Mgmt. Public N/A	\$65 \$85	6,721 na	1997 Casey O'Callaghan (909) 737-1010	Steve Dell Director of Golf/GM (909) 737-1010/737-2424
Indian Hills Golf Club 5700 Clubhouse Dr. Riverside, CA 92509	Cox/West Properties Public \$80 (Men's Club)	\$27 \$42 (w/cart)	6,200 55,000	1965 William Bell Jr. (909) 360-2090	Paul Dietsche Director of Golf (909) 360-2090/685-0990
Indio Golf Course 83-040 Ave. 42 Indio, CA 92201	City of Indio Public N/A	\$15 \$15	3,004 60,000	1964 Larry Hughes (760) 347-9156	Tom Bienik PGA Golf Professional (760) 347-9156/347-5282
Jurupa Hills Country Club 6161 Moronga Ave. Riverside, CA 92509	Robela Corp. Public N/A	\$26 (Sr. \$23) \$42 (w/cart)	6,020 na	1960 Billy Bell (909) 685-7214	Ron Robinson General Manager, PGA (909) 685-7214/685-4752
La Quinta Citrus Course P.O. Box 1823 La Quinta, CA 92253	KSL Recreation Private \$45,000 (Ref. Deposit)	\$85 \$85	7,100 22,000	1985 Pete Dye (800) 742-9378	David A. Jenkins Club Director, PGA (760) 564-5767/771-0580
La Quinta Dunes Course P.O. Box 1823 La Quinta, CA 92253	KSL Recreation Resort \$45,000 (Ref. Deposit)	\$145 (Nov. - Apr.) \$145 (Nov. - Apr.)	6,750 30,000	1985 Pete Dye (800) 742-9378	David A. Jenkins Club Director, PGA (760) 564-5767/771-0580
La Quinta Mountain Course P.O. Box 1823 La Quinta, CA 92253	KSL Recreation Semi-Private \$45,000 (Ref. Deposit)	\$235 (Nov. - Apr.) \$235 (Nov. - Apr.)	6,750 40,000	1985 Pete Dye (800) 742-9378	David A. Jenkins Club Director, PGA (760) 564-5767/771-0580
Marshall Canyon Golf Club 6100 N. Stephen Ranch Rd. La Verne, CA 91750	James Duffin II Public N/A	\$19 \$30	6,100 80,000	1966 Adams, Latham, Kripp & Wright (909) 593-8211	Dan Larsen PGA Professional (909) 593-8211/593-3050
Mission Hills Country Club 34-600 Mission Hills Dr. Rancho Mirage, CA 92270	CCA Private \$18,000-24,000	N/A	7,231 50,000	1970 Desmond Muirhead (760) 324-7336	Chipper Cecil Director of Golf (760) 324-9400/328-8229
Mission Hills North - G. Player Crse. 70-705 Ramon Road Rancho Mirage, CA 92270	Troon Golf Resort N/A	\$150 \$175	7,062 40,000+	1991 Gary Player (760) 328-3198	Alan Deck Director of Golf (760) 770-9208/321-5927
Moreno Valley Ranch Golf Club 28095 JFK Dr. Moreno Valley, CA 92555	Atsugi Kokusai Kanko (USA) Public N/A	\$40 \$60	6,800 na	1988 Pete Dye (909) 924-4444	Hank Schiller General Manager, PGA (909) 924-4444/247-7191

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Inland Empire's economic future ...

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expensive.

The Inland Empire holds a distinct advantage in terms of land costs. According to commercial real estate firm Grubb and Ellis, the cost for industrial land space in the Inland Empire averages approximately \$0.30 per foot. This is from 23 percent to 73 percent less expensive than other parts of Southern California, except for obsolete space in central Los Angeles County.

Space availability is another key issue. Land saturation is a primary force driving the perimeter of Southern California outward. In this era of expanding international trade, Southern California is becoming the major distribution point for the country. This has created demand for warehousing and distribution facilities, and the manufacturing facilities that need to be near them. The Inland Empire is the only region in Southern California with sufficient acreage to

absorb this kind of development.

Clustering: the next step

Industry clustering is a recognized tool for economic growth. According to SRI International's Centers for Economic Competitiveness and International Policy, industry clusters consist of groups of companies in a region that depend on one another to compete effectively in national and global markets. These clusters consist of buyers and sellers in traditional value-added relationships, competitors that prosper through access to high-quality physical and intellectual resources from shared economic foundations, and collaborators that work together synergistically.

A clustering strategy will be mutually beneficial to the region and firms seeking to locate here. Companies will benefit from the region's available resources, including lower cost labor and land, first-class educational facilities, trans-

portation access, and a willingness by local jurisdictions to waive or defer fees to encourage development. Companies in the following industries — 1) plastic products and advanced materials, 2) electronic components and accessories, 3) instruments and related products, 4) computer and data processing and 5) biotechnology — offer higher than average salaries and tend to be more environmentally consistent with the region's needs.

Recognizing that not all companies are attracted to a region for the same reasons, the Inland Empire Economic Partnership, through its IE21 program, is seeking to promote clusters of high-technology companies. High-tech firms tend to be less influenced by low-cost land and labor. They are drawn by clusters of rival firms that stimulate competitive learning

Summary

As the millennium approaches,

the region is set to move forward. Under leadership from both the public and private sectors, the Inland Empire will move toward a more optimal use of its diversified resources. This will enhance the economic base for current and future generations.

Sources

Industry Clustering as a Tool for Economic Growth. Written by SRI International's Centers for Economic Competitiveness and International Policy, appearing in the proceedings of the 37th ACCRA Conference (1997).

U.S. Bureau of Labor Statistics Area Wage Surveys, 1996.

U.S. Department of Commerce, Bureau of Economic Analysis, 1996. State of California Employment Development Department.

Published reports by Grubb and Ellis.

Economic and political analysis by John Husing, Ph.D.



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Watch for these and other 1998-99 CSUSB
School of Business & Public Administration Events:

September 16, 1998

Retirement Planning Executive Briefing, 7:30 a.m.

October 30, 1998

Arrowhead CEO Awards Lunch, 11:30 a.m.

December 4, 1998

Economic Forecast Breakfast, 7:30 a.m.

February 19, 1999

Business Partners Basketball Night, 6:00 p.m.

March 17, 1999

Executive Briefing, 7:30 a.m.

March 23, 1999

Small Business Tax Day, All Day

May 12, 1999

Executive Briefing, 7:30 a.m.

For more information about these events and other school activities, call (909) 880-5771.

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Golf Courses in the Inland Empire

Listed Alphabetically

Course Name Address City, State, Zip	Mgmt. Co. or Owner Public/Private/Resort Membership Fees	Green Fees: Weekdays Weekends	Length of Course (Yds.) # Rounds played Yearly	Year Built Course Designer Reservation Phone	Top Local Professional Title Phone/Fax
Mountain Meadows Golf Course 1875 Fairplex Dr. Pomona, CA 91768	American Golf Corp. Public N/A	\$20 \$25	6,440 100,000	na Ted Robinson (909) 623-3704	John van Blitter Assistant Manager (909) 623-3704/469-1179
Needles Municipal Golf Course 144 Marina Dr. Needles, CA 92363	Public N/A	\$25 (Jan. - Mar.) \$25 (Jan. - Mar.)	6,222 56,000	1961 na (760) 326-3931	J.C. Bacon PGA Professional (760) 326-3931/326-6606
Oak Valley Golf Club 1888 Clubhouse Dr. Beaumont, CA 92223	Oak Valley Mgmt., LLC Public N/A	\$45 \$65 (Fri. - Sun.)	7,003 na	1990 Landmark Signature Design (909) 769-7200	Herbert W. Moore PGA Professional (909) 769-7200/769-1229
Pala Mesa Resort 2001 Old Highway 395 Fallbrook, CA 92028	Resort Public N/A	\$60 \$75	6,502 65,000	1964 Dick Rossen (760) 728-5881	Todd A. Keefer Head PGA Professional (760) 728-5881/723-8292
Palm Desert Country Club 77-200 California Dr. Palm Desert, CA 92211	GP Golf Semi-Private \$2,500 Full/\$1,500 Single	\$30 \$30	6,800 (Blue Tees) 40,000	1958 Bill Bell Sr. (760) 345-2525	Tom Anton PGA Teaching Pro (760) 345-2655/345-6558
Palm Desert Resort Country Club 77-333 Country Club Dr. Palm Desert, CA 92211	Guymo Mngt. Corp. Semi-Private Annual Pass	\$60 \$75	6,585 36,000	1980 Joe Mullenux (760) 345-2791	Brent Grindeland PGA Director of Golf (760) 345-2781/345-6523
Palm Golf Course 74855 Country Club Dr. Palm Desert, CA 92260	Marriott Golf Resort N/A	\$50-\$125 \$65-\$140	6,761 50,000	1988 Ted Robinson (760) 341-1757	Tim Skogen Director of Golf (760) 341-1757/341-1828
Palm Meadows Golf Club 1964 E. Palm Meadows Dr. San Bernardino, CA 92408	Inland Valley Dev. Agency Public N/A	\$17 (Sr. \$12) \$24	6,700 60,000	1958 na (909) 382-2002	Troy Burton General Manager (909) 382-2002/382-0020
Palm Valley Country Club 39205 Palm Valley Palm Desert, CA 92253	American Golf Corp. Private Options	N/A	6,545 na	1984 Ted Robinson (760) 345-2742	Malia Folquet Director of Golf (760) 345-2737/360-9633
Paradise Knolls Golf Club 9330 Limonite Ave. Riverside, CA 92509	American Golf Corp. Public N/A	\$25 \$39	6,200 65,000	1961 M. Wood (909) 685-7034	Jim Curtis Director of Golf (909) 685-7034/685-8504
PGA West (5 Courses) PGA Blvd. La Quinta, CA 92253	KSL Recreation 3 1/2 Private/1 1/2 Resort \$55,000	\$250 \$250	All Championship Length 180,000	Pete Dye, Jack Nicklaus, Arnold Palmer, Tom Weiskopf (760) 564-7606	John Cochran/Tim Walton Head Golf Professionals (760) 564-7170/771-2823
President's Club at Indian Palms 48-630 Monroe St. Indio, CA 92201	Meadowbrook Resort \$4,200	\$30-\$65 \$30-\$65	6,400 40,000+	1948 Cochran/Detweiler (760) 347-2326	J.B. Kemp Head Golf Professional (760) 347-2326/775-6826
The Quarry 1 Quarry Ln. La Quinta, CA 92253	La Quinta Golf Properties Private \$175,000	\$85 \$85	7,110 11,000	1993 Tom Fazio (760) 777-1100	George Van Valkenburg Head Golf Professional (760) 777-1100/777-1107
Rancho La Quinta Country Club 79325 Cascadas Circle La Quinta, CA 92253	TV Desert Development Private \$35,000	\$175 \$195	7,000 30,000	1988 R.T. Jones Jr. (760) 777-7792	Fred Rodriguez Head Golf Professional (760) 777-7792/777-7785
Redhawk Golf Club 45100 Redhawk Parkway Temecula, CA 92592	Cobblestone Golf Group Public \$2,200-\$4,400	\$50-\$60 (Fri.) \$75	6,755 (Blue Tees) 53,000	1990 Ron Fream (800) 451-HAWK	Jason Wood Head Golf Professional (909) 695-1425/694-0949
Riverside Golf Club 1011 N. Orange St. Riverside, CA 92501	Howard Smith Corp. Public N/A	\$14 Walk/\$24 Ride \$20 Walk/\$30 Ride	6,760 70,000	1948 Gordon Brunton (909) 682-3748	Dennis Kahn PGA Head Professional (909) 682-3748/682-9567
San Bernardino Golf Club 1494 S. Waterman San Bernardino, CA 92408	J.G. Golfing Public \$35 (Men's Club)	\$16 \$26	5,779 86,000	1967 Dan Brown (909) 885-2414	Cheryl Thomas Head Golf Professional (909) 381-7557/885-1674
Shandin Hills Golf Course 3380 Little Mountain Dr. San Bernardino, CA 92407	American Golf Corp./GEI Public \$2,000	\$29 \$39	6,517 68,000	1982 Henry Bickler (909) 886-0669	Thomas Mainez Director of Golf (909) 886-0669/881-2138
Soboba Springs Royal Vista Golf Crse. 1020 Soboba Rd. San Jacinto, CA 92583	Royal Vista Golf Courses Semi-Private Variable	\$35 \$50	6,888 60,000	1967 Desmond Muirhead (909) 654-9354	Dan Hornig General Manager (909) 654-9354/654-6068
Tabquitz Creek Golf Resort 1885 Golf Club Dr. Palm Springs, CA 92264	Arnold Palmer Golf Mgmt. Public N/A	\$25 - \$55/\$35 - \$65 \$35 - \$65/\$45 - \$75 (Legend/Resort)	na 90,000	(L) 1955/(R) 1995 Billy Bell/Ted Robinson (760) 328-1005	Brett Stuart Director of Golf (760) 328-2375/324-8122
Upland Hills Country Club 1231 E. 16th Street Upland, CA 91784	American Golf Corp. Semi-Priv./Publ. & Memb. \$2,200 - \$3,740	\$34 \$45 (w/cart)	5,827 80,000	1980 David Raineville (909) 946-4711	Brian Bode General Manager (909) 946-4711/946-1961
Valley Golf Course 74855 Country Club Dr. Palm Desert, CA 92260	Marriott Golf Resort N/A	\$50-\$125 \$65-\$140	6,627 50,000	1986 Ted Robinson (760) 341-1757	Tim Skogen Director of Golf (760) 341-1757/341-1828
Westin Mission Hills Pete Dye Crse. 71-501 Dinah Shore Dr. Rancho Mirage, CA 92270	Troon Golf Resort N/A	\$150 \$175	6,706 40,000+	1988 Pete Dye (760) 328-3198	Alan Deck Director of Golf (760) 328-3198/770-4984
Whispering Lakes Golf Club 2525 Riverside Dr. Ontario, CA 91761	City of Ontario Public N/A	\$19 \$23	6,700 70,000+	1960 Wm. A. Tucker (909) 923-3673	Tim Walsh Head PGA Professional (909) 923-3673/923-3691

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730. Researched by Jerry Strauss Copyright 1998 Inland Empire Business Journal.

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The Story Behind the L.A. County Fair

Although much attention is being directed to the Los Angeles County Fair this month, the real story behind the fair is the remarkable transformation of its parent company.

In the early '80s, the Los Angeles County Fair Association's board of directors mandated an expansion plan that would utilize the grounds of the Los Angeles County Fair for more than the two weeks each September when the fair was held.

The fairgrounds were renamed Fairplex — short for Los Angeles County Fair, Hotel and Exposition Complex — to describe the facility as a year-round events center and to better appeal to trade show and consumer show markets.

Several major construction and renovation projects later, the 487-acre facility bustles with activity every weekend of the year: consumer shows, trade shows, conventions, expositions, meetings, inter-track wagering, special events like Kaboom, the region's largest Fourth of July fireworks spectacular, sporting events, agricultural activities and more — totaling more than 300 different events each year in addition to the Los Angeles County Fair.

A simple comparison of revenues from 1983 and 1997 shows how Los Angeles County Fair Association dependence on fair revenues has changed. In 1983, fair revenues were \$15.5 million, making up the majority of the Fair Association's total revenue of \$17.2 million.

In 1997, fair revenues made up less than half of the total Fair Association revenue, \$19.8 million of \$41.5 million.

The Los Angeles County Fair Association is a nonprofit mutual benefit organization. It is self-supporting, with surplus revenues generated by the fair and other activities re-invested into the maintenance and development of Fairplex. The facility requires \$5 million annually for building and grounds maintenance, but that is only a fraction of needed maintenance work.

The Fair Association's goals were realized in less than 15 years,

making Fairplex a model for fairgrounds seeking to expand event activity schedules beyond annual county fairs.

Fairplex not only expanded its operating schedule, but more than \$75 million in capital improvements since 1981 built and improved facilities to attract the

promoters who put on all those weekend shows.

Fairplex offers the 247-suite Sheraton Suites Fairplex Hotel; a recreational vehicle park; parking for more than 30,000 vehicles; easy freeway access from anywhere in Southern California; and beautifully landscaped streets lead-

ing to exhibit buildings offering thousands of square feet of state-of-the-art, column-free indoor exhibit space, most of which is air-conditioned.

Fairplex has become a "city within a city" offering a nationally

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Background photo courtesy of Daily Press — Photographer Mike Sweeney

The gift that keeps giving ...

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hopes to stimulate even greater community support of medical education in the Inland Empire.

"It would achieve so many goals that I couldn't get any more satisfaction any other way," said Haider of his decision to direct royalty income from his invention to UCR. "It was just a natural setting — a medical product supporting a medical school supporting the community."

In late 1996, Haider was issued a patent for his spine prosthetic device, an innovative system of small rods and specially designed bolts that are implanted during

surgeries to correct degenerative spine conditions, chronic back instabilities and spinal deformities. About 100,000 such surgeries are performed in the United States each year.

An improvement on existing spine prosthetic devices, Haider's system is expected to result in greater patient comfort because it is less bulky. It is also expected to shorten by half certain back surgeries. Haider is currently seeking U.S. Food and Drug Administration approval for the system.

Licensing the new technology is International Advanced Medical Enterprises, a recently established firm in Nevada that markets med-

ical supplies and instruments. Its president, Denver attorney Glenn W. Merrick, said the potential for the device is enormous.

"Based on what Tom knows of the industry and what I have been able to ascertain from medical supply houses, the market is absolutely dynamic," Merrick said. "The market for products like this is huge."

Merrick, who has known Haider for about 15 years, said he was not surprised by Haider's decision to direct royalty income to UCR.

"His instincts have always been remarkably charitable," he said. "Tom is an extraordinarily talented guy [whose] entrepreneurial skills are unmatched in anyone else I've ever met."

Haider is a principal partner of the Inland Empire Spine Center Medical Clinic. He is affiliated with six Inland Empire hospitals and is a member of the clinical faculty at University of California, Irvine.

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ADVERTORIAL

Mortgage Banking Certificate again Available at Cal State San Bernardino via Extended Education

Back from hiatus, Extended Education's Mortgage Banking Certificate Program is once again available at Cal State to those working within, or new to, the mortgage banking industry. It is appropriate also for loan originators, processors, underwriters, mortgage brokers, regulators or realtors who wish to upgrade their knowledge of the field. The newly updated certificate not only covers the basics, such as the purchase of real property, the life of a loan and money markets, it also covers government loans, sub prime (non-conforming) loans and the impact of technology on the mortgage industry, with "hands-on" attention. The program emphasizes the real-world application of mortgage lending concepts, principles and regulations relating to loan origination, processing and loan closing, to name a few.

The Certificate in Mortgage Banking was created by a group of mortgage banking leaders who are pushing hard for a more profession-

al work force, able to attract bright new people. The program has been recognized by the Federal Executive Board of Los Angeles and is endorsed by the California Mortgage Bankers Association and by the National Association of Professional Mortgage Women.

The program consists of six courses and is offered weeknights on campus in the Yasuda

Center for Extended Education. Credit is offered at the professional advancement level (non-degree applicable) and confers letter grades that are posted to student's permanent records.

For more information, please call the Office of Extended Education at (909) 880-5976.

INLAND EMPIRE PEOPLE

Carolyn Anderson

Managing public affairs may sound like a heavy workload for one person, but to Carolyn Anderson, director of client relations for the law firm Covington and Crowe LLP in Ontario, this is only a small part of what she does on a daily basis.

Anderson is not only responsible for client relations but also is in charge of managing business development, community relations and accounts management.

While Anderson has been with the law firm for only a year and a half, she has had public relations and managing experience in other businesses. Prior to working at Covington and Crowe, she was the public affairs manager for the Waste Management Division of the San Gabriel/Pomona Valleys.

As public affairs manager, Anderson was responsible for 42 cities and seven county areas. Anderson said that this involved attending many city council meetings and chamber of commerce events. Before working for the Waste Management Division, Anderson worked for 16 years as the marketing manager at San Antonio Community Hospital in Upland.

After working in the medical field as well as with a law firm, Anderson does see a similarity in the two businesses.

"If you're injured or you're sick, you want the best possible medical care, and the same thing when you have a problem or a concern, you then want the best possible legal council," Anderson said.

Anderson said that the challenge at her firm is to help maintain Covington and Crowe as a premier law firm and to keep the firm's focus on the constant changes in the community of San Bernardino County. And as company growth goes, things are going well.

"Our new client is a very large account for us. It's the Chaffey-Joint Union High School District," Anderson said. "We'll be working with them on the building of two new high schools."

At 48, Anderson's philosophy is that you do the best that you can. She is a graduate of the University of Phoenix in Ontario and she offers advice for anyone entering a career in law.

"The thing . . . is to take your time, to find out which area of law that you really love," Anderson said. "It's really like anything else in life. You've got to choose what you're going to be doing for the rest of your life and you make that decision with your eyes open."



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L.A. County fair ...

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recognized child development center, a world-class motor dragstrip, an internationally known equine auction complex, a horse racing track and a respected art gallery that will soon open its doors with year-round shows. "The city" also has its own museum, the National Hot Rod Association Motorsports Museum that opened in April 1998.

"What separates us from other fairgrounds is the number and the quality of our year-round events," said Jim Henwood, Fair Association president and chief executive director. "The events we have here during the year are mostly targeted for specific audiences, and they tend to have loyal followings among their special groups."

"The combination of these activities and the fair gives us a base of attractions which will allow us to continue to draw people to our facility, along with our heavy emphasis on customer service."

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SECOND Page 3

Bridgestone/Firestone Opens Ontario Distribution Center

Bridgestone/Firestone (BFS) celebrated last month the grand opening of its Ontario distribution center at 4000 East Mission Boulevard. The center serves western region customers in California, Arizona, Nevada, Utah and Hawaii.

The center also supplies tires from Bridgestone Corporation of Japan, BFS' parent company, to other Bridgestone/Firestone distribution centers across the United States.

More than 100 Bridgestone/Firestone employees and customers and Ontario business and community leaders attended the ribbon-cutting ceremony. A reception and tours of the new warehouse and offices followed the dedication ceremony.

The 653,100-square-foot distribution center has the capacity to hold one million units of inventory. The building was constructed with a



An artist's rendition of the Bridgestone/Firestone Ontario distribution center, which opened last month.

future expansion area of 279,000 square feet and is adjacent to a 2,500-square-foot maintenance building. The center will total 932,100 square feet when future expansions are completed.

According to Bridgestone/Firestone Tire Sales Company President John Lampe, a

facility of this size is necessary to keep up with growing demand for the company's products.

"Bridgestone/Firestone has experienced phenomenal sales growth across the United States in the past six years, doubling our tire output during that time," Lampe said. "We are working very hard to

meet our customers' demands.

"The new, larger warehouse in Ontario provides us much greater capacity for stocking deeper inventory, so our customers in the western region will experience better fill rates on their orders.

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Health Care Alliance Reducing Workers' Compensation Costs

An alliance between California's largest workers' compensation insurance carrier and its largest health maintenance organization is "significantly" reducing workers' compensation medical treatment costs, according to an independent study.

The study by Ernst & Young LLP of the State Compensation Insurance Fund-Kaiser Permanente Alliance could have significance for the state's economy because workers' compensation medical treatment costs represent

a major factor in the cost of doing business in California. State Fund provides workers' compensation coverage to approximately half of all California businesses and Kaiser Permanente has 5.5 million members in the state.

The study showed that the alliance generally produced "significantly lower" medical treatment costs in most claims analyzed over a year when compared to a similar group of workers not enrolled in the program.

In addition, the study found that for the first 14 months of treatment, the average medical cost of alliance work injuries treated by Kaiser Permanente was 38 percent less than the cost for a similar group of injured workers who received treatment elsewhere during the same period. As an example, the average medical treatment cost per worker with an injury involving time off the job was \$2,852 when treated at Kaiser Permanente compared to the \$4,636 for treatment

through other providers. Claims that did not involve lost time from work showed an average cost of \$319 when treated at Kaiser Permanente and \$543 if the treatment occurred elsewhere, according to the study.

The overall average cost of a claim treated by Kaiser Permanente was reduced by 26 percent.

"The study validates that the alliance program is providing high

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Randy Miller Appointed President of Palm Desert National Bank

Kevin McGuire, chairman and CEO of Palm Desert National Bank, announced last month the promotion of Randy Miller to president and chief operating officer.

Miller, a CPA who joined the bank last year, has more than 20 years of experience in public accounting, working closely with more than 100 financial institutions across the nation. In 1973 he joined the national CPR firm of McGladrey and Pullen LLP, of which he became a partner in 1981.

The CPA worked in the St. Paul, Minn., office before transferring to Pasadena in 1988 to direct the financial institution practice for the firm in California.

A graduate of Luther College in Decorah, Iowa, Miller earned his bachelor's degree in 1973. He received his CPA licenses from Minnesota in 1975 and California in 1989.

In his new position, Miller will work closely with McGuire to explore opportunities for the bank's growth in

the community.

"As a community bank, we have always been able to customize products and services to meet the needs of our customers," Miller said. "We will continue to carve a niche for ourselves in the community by helping our customers meet the challenge of the new millennium."

The bank has already conducted seminars and presentations on the business issues inherent in the new millennium.

"The focus of our effort is to increase our customers' awareness of the issues of the year 2000 and to challenge them to think how they and their businesses may be impacted," Miller said.

Palm Desert National Bank provides a full range of financial services to meet individual and business needs. In July, the bank implemented a 24-hour banking service. The bank plans on introducing PC banking to its clients in August.

ADVERTORIAL

Riverside Convention Bureau: Big on Beauty, Convenience, Affordability for Groups of All Sizes

by Debbie Megena

Perhaps it is the completed \$2 million remodel which makes the Riverside Convention Center the elegant and versatile choice of meeting and event planners. For groups of 25 to 3,500, the Center befits meetings, conferences, receptions, banquets, conventions and trade shows.

Perhaps it is the 500 first-class hotel rooms conveniently within walking distance from the Center - and the 500 more just a short trolley ride away. Perhaps it is the exceptional cuisine and catering services. It may be the adjacent, historic downtown district and the variety of local attractions and recreational pursuits within a convenient drive of the Center - and its close proximity to Ontario International Airport.

Why is the Riverside Convention Center growing rapidly in popularity with meeting planners throughout Southern California and the nation? The real beauty may very well be the bottom line. The Riverside Convention Center is widely recognized for affordability and for a commitment to "no hidden charges."

The newly remodeled Center is an outstanding convention and conference facility for groups of various sizes with varying needs. Whatever the size and whatever the needs, the Riverside Convention Center staff works tirelessly to ensure meeting planners' requirements are met - from helping to plan and organize events down to the smallest detail.

Along with over 45,000 square feet of indoor meeting and exhibit space, the Center also offers a spacious, well-lit outdoor 24,700 square foot plaza ideal for outdoor receptions, banquets and exhibits. The Center's interior facilities feature a rich, carpet and marble floored foyer, grand staircase, the arched and chandeliered Ben H. Lewis Hall, the dome-ceilinged Raincross Ballroom, a mezzanine level with expansive views, and a variety of local-themed meeting rooms ranging in size from 300 to 2,000 square feet.

Numerous business services are available on-site including audio/video equipment, computer rental, copying and faxing, paging and music systems, concession stands, special equipment needs and teleconferencing.

Beyond "traditional banquet faire," the Center is distinguished for exceptional cuisine and service. Riverside Convention Center and

Mission Inn executive Chef Gary Palm leads the Center's culinary team. His elegant creations have delighted patrons at the finest hotels world-wide.

Over 1,000 hotel rooms are within minutes of the Center, ranging from high-end luxury to clean, friendly and economical. The Center provides free shuttle ser-

vice from the Ontario International airport to local hotels.

Set among the Spanish architecture of historic downtown Riverside, the Center is within a district of colorful antique shops, boutiques, restaurants, coffee houses, and art museums and galleries. Golf, tennis, miniature golf, roller and ice skating,

bowling and spectator sports are also available. Castle Park and Pharaoh's Lost Kingdom are just two of the local theme parks and attractions whole families can enjoy.

For further Riverside Convention Center meeting and group information, call (888) 748-7733 or (909) 222-4700.



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Walter's Children's Charity Classic: Helping Kids Through Tough Times

by Stacey Gallard

A quality day of golf sounds like an enjoyable event to many. Now include playing in an amateur golf tournament and giving to a charity that supports the world's most valuable asset: children.

This is the goal behind the third annual Walter's Children's Charity Classic golf tournament, which will be held Nov. 9 at the Canyon Crest Country Club in Riverside. The tournament, which will be hosted by the Walter's Mercedes-Benz dealership in Riverside, has been very successful since it began in 1996.

According to Steven Kienle, general manager of Walter's Mercedes-Benz of Riverside and director/administrator of the Walter's Children's Charity Classic, the first tournament raised \$50,000 for Loma Linda University Children's Hospital Foundation. The second one raised \$70,000, and the goal this year is to raise \$100,000.

The money raised from the event will provide funds needed to

purchase vital pediatric oncology equipment as well as VCRs and Nintendo games for young patients at the Loma Linda University Children's Hospital.

To Kienle, it's money well spent.

"The fact that it is a world-renowned hospital and a giving institution just doesn't say enough," Kienle said. "They not only take care of the children — they take care of the

whole family. Our goal is to make it [the tournament] a premiere event for Riverside — to make an awareness for the children's hospital."

Kienle believes the hospital's commitment in providing quality care is equal to that of the Walter's Children's Charity Classic committee's commitment to helping the community.

Why golf? Kienle said that golf is one activity where adults, young or old, can participate with their children. He also points out that the

sport has gained popularity with the younger crowd due to the success of young golf professional Tiger Woods.

The cost to participate in the amateur golf tournament is \$270 per player. Interested golfers can register by responding to the save-the-date postcard sent by the dealership or by telephone at (909) 688-3332. Reservations are required. The event will be held from 9 a.m. to 5 p.m.

The event will also offer a silent auction and raffle drawings with chances to win numerous prizes from sponsors such as Walter's Mercedes-Benz of Riverside, Mercedes-Benz of North America, Nordstrom and Anheuser-Busch.

Along with corporate sponsors, the event will have sponsors from the media such as Adams Advertising, Charter Communications, *Inland Empire Magazine*, the *Inland Empire Business Journal*, the *Riverside Press Enterprise* and the *Business Press*.



Steven Kienle at Walter's Children's Charity Classic Golf Tournament.

Helping patients ...

continued from Page 27

cern [for the patient]," Gustafson said. "We want, in a business sense, to measure patient care with research. We want the community to know that we have something that we think is special here."

Gustafson said that a research laboratory at Loma Linda University Medical Center, known as the tribology lab, is working on improving not only the longevity of the joint replacements but also the testing of stronger joint materials such as ceramic and diamond surfaces.

According to Gustafson, more and more younger adults are getting arthritis, either by injury or, in the case of rheumatoid arthritis, it's inherited.

Because of this, Gustafson said, many adults who have arthritis are unable to walk and can't work.

"If we can take a 40-year-old and give him a joint implant that would last instead of [the previous] 10-to-15 years ... last 20-to-30 years, then we have saved the county a lot of money," Gustafson said. "If we can keep people on the job, and if we can

keep them out of convalescent homes, that saves the country money."

Gustafson believes that an effective treatment for arthritis can be a profitable advantage for the economy.

"That's why we're combining our work in the research labs," Gustafson said. "If we had a joint replacement that would last for 30 years, the patient would not have to be on disability."

While the center is becoming a success at Loma Linda, Gustafson said that there should be more public awareness of arthritis and the suffering it causes. Along with heart disease and cancer, arthritis is one of the leading causes of disability and death in the United States.

In order for the Joint Replacement Center to continue, Gustafson said that, along with the best medicine and the best research, community support is one resource that is greatly appreciated and needed.

"We as a health care institution cannot solve all the health care problems. We need community help to do that," Gustafson said.

Bridgestone/Firestone ...

continued from Page 54

We're currently moving about 600,000 units through the facility each month, which is a substantial improvement over our previous Ontario facility."

The Ontario Distribution Center also houses administrative offices for the western region commercial sales division as well as the aviation, technical services and affiliated dealer divisions. Thirty company-owned trucks and 64 trailers are dispatched from the center

and guarantee next-day service as far away as Reno, Nevada, and Salt Lake City, Utah.

Nashville-based Bridgestone/Firestone is the largest subsidiary of Bridgestone Corporation of Japan, the world's largest tire and rubber company. Bridgestone/Firestone develops, manufactures and markets Bridgestone, Firestone, Dayton and associate and private brand tires. The company also produces Firestone air springs, roofing materials, synthetic rubber and industrial fibers and textiles.

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Health care alliance ...

continued from Page 54

quality care to injured workers and has the potential to save millions of dollars for employers across California," said State Fund Vice President Arnis Tubelis. "Expanding the alliance could have a significant positive impact on medical treatment and workers' compensation costs throughout the state."

In California's "no-fault" workers' compensation insurance system, nearly half of every benefit dollar (48 percent) goes to medical treatment. Last year, California's approximately 500,000 employers paid \$5 billion in premiums for workers' compensation insurance to cover some 13 million workers.

State Fund and Kaiser Permanente also commissioned a survey which documented that the "overall satisfaction level with the processing and handling of the injuries is very high."

In addition, the survey said "satisfaction with individual aspects of the service [alliance] is generally high across the board. Overall the alliance product is well received [and] satisfaction with quality of care by Kaiser has increased since 1996."

Conducted by the San Francisco office of Ernst & Young LLP, the study analyzed 9,711 alliance and nonalliance claims over one year. The study found that the alliance resulted in a significant 22 percent and 21 percent relative decrease in average medical costs for claims without temporary disability (TD) and claims with temporary disability.

Dr. Doug Benner, clinical coordinator, occupational medicine, for The Permanente Medical Group, said, "The study supports our basic assumption that quality medical care is also cost effective medical care. Our evidenced-based approach to medical care results in lower costs and utilization, especially in physical therapy. We focus on teaching the patient self care and providing active treatments and not on passive modalities."

Formed in July 1995, the alliance has grown to cover more than 4,300 employers and 133,000 employees statewide. Under the State Fund-Kaiser Permanente alliance — the largest program of its type in the nation — participating State Fund-

insured employers direct all employees who sustain injuries to Kaiser Permanente occupational health facilities.

"The alliance represents the largest and most successful of the 16 joint workers' compensation-health care efforts throughout the country," said Gregory Johnson, Ph.D. and partner with Ernst & Young LLP in San Francisco. "Kaiser and State Fund have been successful because both companies have been willing to invest resources in delivering the services, explaining them to their customers and measuring the results."

According to the study, the average length of disability was also reduced. The duration of disability on lost time claims seen at Kaiser Permanente was reduced from an average of 76 days in the study control group to 66 days under the alliance.

"Kaiser Permanente has invested significant resources in California to build a workers' compensation medical care delivery system," said Carol Merit, director of occupational health marketing and sales for Kaiser Permanente. "Our alliance with State Fund has given us the opportunity to measure outcomes that validate the quality of our services."

In addition, the litigation rate for workers treated at Kaiser Permanente facilities continues to be lower than for injured workers treated outside of the alliance program. Costs associated with claims litigation drive up overall workers' compensation costs, which in turn increase the cost of doing business in California.

"The lower litigation rate indicates that employees remain satisfied with the quality of care they receive through the alliance program," said Tubelis. "We are confident the alliance program will continue to improve quality of care for injured employees and reduce overall workers' compensation costs for employers."

State Fund and Kaiser Permanente officials say the alliance represents a comprehensive approach to the evolving workers' compensation market. Participating employers benefit from easier administration of workers' compensation and health care insurance for their employees, emphasis on return to work programs, increased communication between

employers, physicians, claims representatives and injured workers, lower overall costs and the proven quality of care under Kaiser Permanente's approach.

"The results of the latest study reaffirm the earlier findings that workers' compensation cases can be treated in a managed care setting at a lower total cost when compared to the traditional health care delivery system," said Dr. Jeffrey Selevan, assistant to the associate medical director, physician manager of operations for the Southern California Permanente Medical Group.

"The findings that savings come from both medical expenses and the paid 'time off work' contradict the conventional wisdom that managed care savings are primarily attributable to reduced access to needed care," Selevan added.

Headquartered in San Francisco, State Compensation Insurance Fund is California's largest provider of workers' compensation coverage with

approximately 230,000 policyholders. Established by California's legislature in 1914, State Fund guarantees the availability of workers' compensation coverage to all California employers and competes with private carriers.

The State Fund is a wholly self-supporting, nonprofit public enterprise which returns all funds in excess of expenses, claims and necessary surplus to its California employer policyholders.

Kaiser Permanente, California, is a prepaid, group practice health maintenance organization serving more than 5.5 million members throughout the state. More than 7,000 Permanente Medical Group physicians in both The Permanente Medical Group in Northern California and the Southern California Permanente Medical Group as well as 55,300 Kaiser Foundation Health Plan and hospital employees, provide care to health plan members. There are 26 major medical centers organized into 12 service areas throughout California.

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Inland Empire Restaurant Review

Rainforest Reigns From Ontario to Vegas

by Joe Lyons

Can a chain of restaurants keep up the quality from opening day on as well as from one town to another? The Rainforest Cafe manages this trick.

The grand opening in the Ontario Mills recently fed a lot of people, and the old question of theme versus food was easily answered. So I went back two weeks later to try the food under regular conditions. And a week later I tried the Rainforest Cafe in the MGM Grand in Las Vegas.

The end result was outstanding. It is easy to get casual about appetizers, but the remarkable Chimi Cha Cha's for \$7.99 are great in both towns. Also on the menus are Mojo Bones, which are ribs for \$7.99, and a plate of Island Bruschetta with chopped tomatoes and garlic for \$6.99.

Drinks, for \$5.25, include the Raspberry Rainfall, Chocolate Coconut Climber and the self-explanatory Margarilla. They are all mixed like you would make them at home. They do not have that "well-drink" taste to them at all.

Frosty nonalcoholic drinks are available, and they are just as tasty.

In Ontario, I had to fight over the aged Primal Steak, which is \$14.99. In Las Vegas, I recommended it to a friend who ate the whole thing. Other entree surprises include the Island Hopper Chicken for \$11.99 and the Siam Chicken Stir Fry for \$12.99.

In Las Vegas, I took a gamble. You're supposed to in that town. I ordered meatloaf for \$11.99.

By themselves, the loafs would have been bland and dry and a lot thinner than mom ever made them. But this meatloaf comes with a mushroom gravy full of real mush-

rooms, grilled spicy onions and the best garlic mashed potatoes I think I've encountered yet. The total package is an incredible meal. And to be honest, any shortcomings that the meatloaf may have had are fixed with the side of barbecue sauce.

Shall I tell you about the desserts? All of them have cute Rainforest names and all of them are hard to stop eating. Do not plan to share one with your friends because when the plate arrives, you won't feel like sharing.

My personal favorite is the Captain Citrus Key Lime Pie for \$4.99. To be fair, it does taste more like lemon meringue, but it's still delicious.

The other plates full of chocolate, fruity banana and cream delights like the Banana Bread Monkey Business also managed to disappear while sitting in front of people who claimed they were full.

In both Ontario and Las Vegas, the Rainforest Cafes look like jungles. Rain falls from the ceiling. A waterfall gurgles in the background. Thunder rumbles and lightning flashes while elephants trumpet. In the two-story Las Vegas version, the falls are 30 feet high.

Many of the animals, like the

elephants and gorillas, are "animatronic." Some, like the parrots (or are they toucans?) out front, always draw a crowd.

The staff spends a week in class and another week in training on the floor before they are proclaimed "Safari Guides," not waiters. They know the food and they know the animals, alive or not.

The kitchens are run assembly line style but the quality is maintained by a head chef, and the chefs compare notes between restaurants. How else could Ontario taste so much like Vegas?

Theme restaurants are becoming entirely too common. Right down to the gift shops and logo T-shirts. The chain of Rainforest Cafes breaks a lot of molds. They have learned the most important lesson of theme places. The animatronics may bring families in once. But only good food will bring them back. By following this rule the Rainforest is assured of long lines out front of each location for some time to come.

Thanks in Ontario to manager Tom Rowe and Safari Guide Sunshine. In Las Vegas, thanks to manager Johnny Manley and Safari Guide Ignacia.

MEAD ON WINE

Telling Which Wines Are Really Best

by Jerry D. Mead

Competition results are flooding my desk these days, and wines that win medals from the top competitions are always good shopping tips... maybe better than the recommendations of top magazines, newsletters and critics (present company excepted, of course).

The *Wine Spectator*, for example, doesn't identify who is doing the tasting on any particular wine review, and it's not unusual for one of their critics to love a wine and an issue or two later another person will bomb the very same bottling.

Critic Robert Parker is just one guy, who can presumably have a bad day... I know I had one, one time.

With the major wine shows, panels of experts are employed, and for a wine to earn the kind of approval necessary for a gold medal from several panelists is the kind of consensus one can generally rely on.

Why don't you read more about wine competition results? Because the wine publications basically run their own wine tastings every issue and they see the major wine judgments as competition. Therefore, they refuse to publicize them or their winners.

Orange County four stars

The Orange County Fair is still the world's largest all-California wine competition, even if it has been passed in overall size by numerous national and international shows.

Because the judges work independently, turning in scores without consulting each other to reach consensus, unanimous golds are a rarity. When it does happen (12 wines out of nearly 2,300 entries in 1998), the wines are declared four-star golds and are the equivalent of other competitions' double golds.

The only winery to win more than one four-star is Gallo Sonoma, both for 1994 Cabernet Sauvignons: One for Frei Ranch -

Dry Creek Valley, the other for Barreli Creek Vineyard - Alexander Valley.

If you order the official awards booklet by sending \$6 to OC Wine Winners, Box 1598, Carson City, NV 89702 or by calling (800) 845-9463, you should be alerted to a four-star typo.

A four-star went to Stags' Leap Winery 1994 Napa Petite Sirah. Alas! They misplaced the apostrophe and listed the wine as Stag's Leap. I know it's confusing, but there are two Stags and two Leaps. Stag's Leap is owned by the Winiarski family, which also makes Petite Sirah, while Stags' Leap is owned by Beringer Wine Estates. The latter won the award, but OC spelled it like the former. Got that?

And by the way, when Stags Leap District appears on a label as an appellation, there's no apostrophe at all. Call the apostrophe police!

Three different producers with three different styles of Gewurztraminer all won four-star golds: Mill Creek 1996 Dry Creek Valley, Kendall-Jackson 1996 California-Vintner's Reserve, and for a sweet late-harvest style, Hush 1997 Anderson Valley.

One of my consistently favorite Pinot Blancs won a four-star, too, Wild Horse 1997 Monterey.

Two Rieslings won, Gainey 1997 Santa Ynez White Riesling and Temecula Crest 1997 White Riesling.

Monthaven 1996 Monterey was the only Chardonnay to be so honored.

A very young Cilurzo 1997 Temecula-Reserve Merlot and a blended red wine Castoro Cellars 1995 Quattordici Anni from Paso Robles rounded out the field of four-stars.

We'll mention more Orange County winners in future columns.

L.A. best of class

A while back we reported on the best of class wines from a number of important varieties at the L.A. County Fair, but failed to

report on some of the most important red wine categories.

Best of class Pinot Noir in the up to \$13 price class was Domaine St. George 1996 Santa Maria Valley.

Best of class Pinots from the \$13 to \$23 range were both from Meridian, 1996 Santa Barbara and 1995 Santa Barbara & San Luis Obispo Reserve.

The top Merlots from the \$13 to \$23 range were Benziger 1996 Sonoma and Concannon 1995 Alameda.

And the best above \$23 was

Swanson 1996 Napa Merlot.

Two best of class winners again for inexpensive Cabernet Sauvignon, Napa Ridge 1996 Central Coast and Meridian 1995 California.

At \$13 to \$23, the available-only-at-the-winery V. Sattui 1995 Napa-Suzanne's Vineyard was the one.

And two more bests for the \$23 and up class: Le Ducq 1995 Napa Valley-Sylviane and the very collectable Beaulieu Vineyard 1994 Georges De Latour-Private Reserve.



Wine Selection & Best Values

by Bill Anthony

Signorello Cabernet Sauvignon 1995 \$30.00 Napa Valley, California Cabernet Sauvignon 1995 \$55.00 Napa Valley, California, Founder's Reserve	Adelaida Sangiovese 1995 \$24.00 San Luis Obispo County, California Deerfield Ranch Sangiovese 1995 \$18.00 California Cooper Mountain Pinot Gris 1997 \$15.00 Willamette Valley, Oregon Beringer Chardonnay 1996 \$32.00 Napa Valley, California, Private Reserve Villa Mt. Eden Chardonnay 1996 \$35.00 Bien Nacido Vineyards, Santa Maria Valley, California, Signature Series Beringer Chardonnay 1996 \$35.00 Napa Valley, California, Sbragia Limited Release Patz & Hall Chardonnay 1996 \$29.00 Napa Valley, California
Paradigm Merlot 1995 \$32.00 Oakville, California Shooting Star Merlot 1996 \$14.00 Clear Lake, California Geyser Peak Merlot 1995 \$32.00 Alexander Valley, California, Reserve Turley Zinfandel 1996 \$40.00 Napa Valley, California, Hayne Vineyard Zinfandel 1996 \$25.00 Napa Valley, California, Aida Vineyard Zinfandel 1996 \$28.00 Napa Valley, California, Tofanelli Vineyard Zinfandel 1996 \$28.00 Napa Valley, California, Whitney Tennessee Vineyard	Trentadue Sangiovese 1994 \$18.00 Alexander Valley, California Chalk Hill Chardonnay 1996 \$28.00 Chalk Hill, California

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ADVERTORIAL

Can Debt Kill You?

by Margaret Miller

This may sound peculiar but it's true. Debt can kill! It can kill self-confidence, self-esteem and even a marriage. Debt can create stress which can lead to poor health.

Take one Inland Empire couple: He blamed her because every time she walked out of a store she had purchased something, usually something for the kids or the house. She blamed him because of the large purchases he made. The fighting was unbearable!

Was it time for a marriage counselor or a debt management counselor?

Marriage counselors cost about \$65 per hour while debt management counselors will meet with you for \$25 to \$50. The latter run your credit report, review it with you, and then sug-

gest several options, from repayment plans to debt consolidation loans, and even bankruptcy, if necessary.

As a debt management counselor, I see first-hand what the effects of credit card debt can be on a family. I also see what bankruptcy can do, and it can be much worse when other options were available but ignored.

If you surrender to this high-interest debt, the result could very likely be bankruptcy - not an option you would want to consider if you don't have to. While bankruptcy releases some or all of your unsecured debt, it also means long years of the worst kind of hassles, heartache and higher interest rates on future purchases.

Here are a few things you can do.

First, limit or terminate



Margaret Miller

future purchases using credit. This will become easier if you look at the price of an item and multiply that price by four (this is the real cost of an item bought over time using credit).

Second, when paying your monthly credit cards, pay more than the minimum payment to avoid paying compounding interest. Compounding interest means you are paying interest on top of any unpaid interest from the previous month, which ultimately adds to the principal balance. That's why you may see the balance you owe hardly move even though you continue to make your monthly payments.

If you are a homeowner who carries the burden of a high-interest credit card debt, there is a way out of paying that compounding interest charged by most credit card companies. It's called a secured debt consolidation loan. You don't get rid of the debt; however, it is a much better debt to have because you can see the light at the end of the tunnel once you start amortizing that debt.

Amortizing means you only pay interest on the remaining declining balance, as opposed to compounding interest (paying interest on top of interest). Also, you can turn all that credit card interest you're now paying into the same tax deductible interest you get from your mortgage payment. The immediate savings from this aspect is tremendous.

Here's a simplified example (actual figures will vary): You have \$20,000 in unsecured debt at an average interest rate of 18 percent. This means you pay credit card companies about \$3,600 in interest every year. Sadly, you'll never see that money again.

If you convert that same \$20,000 of debt into a debt consolidation loan secured by your home at 13 percent, you'll pay about \$1,000 in interest every year. Plus, you can apply that \$2,600 you will pay in interest toward reducing your tax liability.

It's difficult to get a decent interest rate when you're overextended, but keep in mind there are lots of options out there with the many new loan programs that have hit the market.

Third, one of the biggest reasons why you may not have qualified on previous loans is that the total monthly payments of all your bills have been too high. Restructuring the terms of your loans can correct that, and a debt management consultant can help you best determine what is right for you.

Although bankruptcy may very well be the only alternative for some people, don't surrender if you can still work it out. There is probably a debt consultant or loan officer out there who can help you. You don't want to go to the world of bankruptcy if you don't have to, ask anyone who has been there.

Margaret Miller, JD debt management consultant for Accu-rate Lenders, graduated from California Southern Law School and is a real estate finance educator at Riverside Community College and San Bernardino Valley College, author, nationally known real estate finance speaker, and licensed real estate broker since 1979. Questions can be addressed to: Margaret Miller, 164 W. Hospitality Lane, Suite #8, San Bernardino, CA 92408, (909) 888-2220 Ext. 216.

Small companies buying ...

continued from Page 3

often for less than what they would pay in rent, and receive the same amenities, equity accumulation and tax benefits that larger companies receive."

And, said Kaplan, despite the common walls and common areas, these companies own the land and the buildings, and that is the way it is legally recorded.

This is one of the first times this concept has been tried in Riverside County.

Making everything from surfboards to circuit boards, smaller

industrial firms are flocking to Riverside County from Orange County, San Diego and Los Angeles, looking for buildings that are about 4,000 square feet to 6,000 square feet to take advantage of the less expensive land, abundant labor and access to large markets that is making the Temecula Valley a hot destination.

Sky Canyon Business Center will open up ownership to a whole new group of business people who may have thought ownership was beyond their means, said Steven Black, with the Money Store. The Money Store has 100 percent financ-

Close up ...

continued from Page 7

surgery.

"I was playing a game when I learned about it," Bleszinski said. "My first thought was to pause the game so I could play it later."

With that event, his life changed dramatically. His mother remarried and the family relocated to California. Bleszinski graduated from Bonita High School in La Verne.

While a student there, he began creating computer games. His first official game, Dare to Dream, which Epic Megagames sold directly to the public, was about a boy's dreams after his father dies. The player in the game must escape from the dreams by solving puzzles, often with therapeutic overtones.

The puzzles were often bizarre, such as coming to a door and using a fish to open it instead of a key.

"I am not sure what I was thinking," Bleszinski said of the game. "The whole experience was very symbolic."

Later, Bleszinski saw a message online from Epic Megagames inquiring if anyone had an idea for a game. Bleszinski had doodled a Rambo-looking rabbit in one of his classes and decided it could be the basis of a game based on the old story of the tortoise and the hare, except the hare has a gun and shoots turtles.

With the help of an animator and two computer programmers, Jazz Jackrabbit was born, followed by Jazz Jackrabbit 2 released in

August. Jazz Jackrabbit, which has sold about 60,000 via direct order, would be Bleszinski's first commercially successful game.

Around that time, Bleszinski began attending California State Polytechnic University, Pomona, but dropped out during his freshman year "when they didn't get Mortal Combat II at the arcade."

He hasn't gone back to school since, and his royalties from Unreal help squash the financial necessity of higher education for a higher paying job. Shy about his annual income, Bleszinski said only that he makes in the six figures on a good year.

As for the future, he has plans for a game in which the player has a strong, personal reason to kill, not just for sport or survival. He has vivid memories of playing Ninja Gaiden on Nintendo when he was about 14.

In that game, the player attempts to find his father, who has been kidnapped and likely killed. At the end, when the player finally finds him, his dad is possessed and the player must fight him without killing him. After the player defeats the father, the dad is killed by the game's villain.

Bleszinski still remembers how passionately he wanted to kill the villain in that game and how cool he thought the game concept was. With his father dying the following year, the irony was all too real. Expect his next project to be either the "Hamlet" or "Empire Strikes Back" of computer games.

ing for owner-occupied industrial-commercial projects.

And the loan proceeds can be used for working capital, equipment, renovation and other things a small business owner needs to move into a new building, according to Black.

"With a small downpayment, mortgage payments are usually less than rent," Black said. "This is going to make it easier for smaller companies to buy their first building."

The market for industrial-commercial land in Temecula Valley is being fueled by a Southern California economic expansion that has left San Diego, Los Angeles and Orange counties bursting at the seams.

"Available industrial land there started drying up a few years ago," said Kevin Nellis of the Winchester Commerce Center in Temecula Valley, the business park where Sky Canyon is located. "As a result, prices have risen to the point where industrial lots are as much as three times more expensive just an hour or so from here. That is why there is so much interest in the Temecula Valley. We have lots of land, great

amenities, and start-up costs are low."

Although available land in Temecula is one of the area's competitive advantages, small business owners recognize high absorption of industrial space is making it more urgent for them to control their major cost — rent — through purchasing their own space.

"Buying your own building is one of the most important parts of the business plans for any growing company," said Fred Wanke, a Chamber of Commerce Businessman of the Year. "When we first started, we didn't know enough about real estate to know that we should have been buying our own building sooner than we did. One of the reasons for that was that there wasn't that much available to buy in the 4,000-square-foot-to-6,000-square-foot range. So this is an idea that will really help small business owners."

Brian Devine is a writer living and working in Southern California. His byline has appeared in journals throughout the region.

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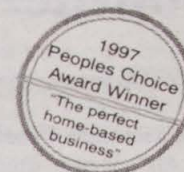
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REAL ESTATE

Southern California Home Prices on the Rise

The following report was provided by E&Y Kenneth Leventhal

New home sales trends

All counties except Orange County continued the 1997 strong upward trend in new home sales,

(2) the high tech firms have to import many of the highly skilled professionals since neither county has enough of them to satisfy the rapidly growing demand. When they take a job, they need housing and many of them buy; and (3) the demand for homes in both counties is clearly outpacing the production of new homes, which drives prices up rapidly. Both counties have limited availability of rapidly developable land and many constraints on settlement.

The foregoing situation occurred in the late '70s and late '80s in both counties and resulted in several years where home prices increased more

1998 job growth numbers look like the trend is continuing, with the exception of San Diego County. The number of jobs added in 1997 is approaching, or in the case of the Inland Empire exceeding, the average annual job growth for 1984-1989. The following table illustrates this, with added jobs in thousands:

	1984-1989	1997	
	No.	%	
LA	96	83	2.2%
OC	53	45	3.8%
IE	38	39	4.9%
SD	48	43	4.3%

As a reference, California jobs grew 3.3 percent in 1997. The only major county in California that exceeded these job growth rates is Santa Clara County, otherwise known as the Silicon Valley.

A major driver of Southern California job growth is the same as in the Silicon Valley: rapidly growing high tech firms. Southern California has almost as many high tech jobs as the San Francisco Bay area.

Orange County, with 1/3 the jobs of Los Angeles County, has almost as many high tech jobs as LA County, and San Diego County is not far behind Orange County. A recent study identified Irvine as having far more high tech firms than any other community in LA and Orange Counties.

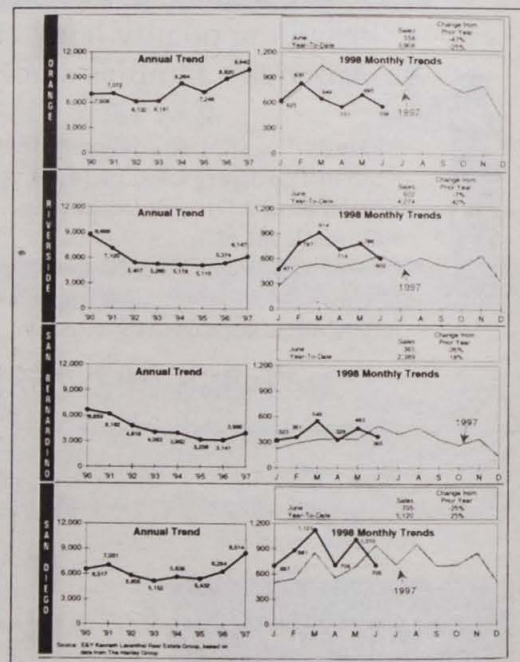
The high tech boom is largely a product of the information economy revolution that is sweeping the United States. This revolution is transforming our economy and society, and involves the thousands

of firms involved in producing, distributing and using information in all of its forms, including data, voice and images.

The information economy revolution is only four years old and has many years, if not decades, of rapid growth ahead. Southern California's concentrations of high tech firms indicate that job growth in the coastal counties should remain at high levels for many years, interrupted only by periodic national recessions.

Only the Inland Empire is not sharing in the high tech boom since it has few high tech firms. Inland Empire job growth is driven primarily by low cost, low tech firms relocating from the high cost coastal counties to the low cost Inland Empire.

International trade is growing



rapidly in Southern California despite the temporary economic and financial problems of counties on the other side of the Pacific Ocean, so international trade is also propelling job growth. Residential construction is also driving Southern California's economies and jobs, and construction of industrial and office buildings is now accelerating and will provide additional impetus to job growth.

REAL ESTATE

Lincoln Hires Property Management Firm for Victorville Retail Center

Lincoln National Life Insurance Company recently awarded a property-management-and-leasing contract for the Village Center, a 339,000-square-foot retail center in Victorville, to PM Realty Group.

The Village Center expands the existing Lincoln Life properties portfolio managed by a PM Realty team led nationally by Raymond L. Owens, PM senior vice president and director, Northeast Division. PM Realty is a Houston, Texas-based full-service real estate firm.

The team is regionally managed by James A. Proehl, senior

vice president and director, Southwest Division, and coordinated on a local-leasing-and-property-management level by Conrad F. Klingenstein, district manager.

The Village Center is one story, comprised of two main buildings and seven stand-alone outparcel buildings. There are approximately 106,000 square feet available for lease. Among The Village Center's current tenants are Best Buy Co. Inc., Toys "R" Us, and PetsMart Inc. The property is located within the city of Victorville, just northwest of the Bear Valley interchange of

Interstate 15, approximately 30 miles south of Barstow and two hours northeast of Los Angeles.

"The center is less than 10 years old and in stellar condition," said Shirley Bernhard, property manager with PM's Orange office. "PM Realty Group's main objective in terms of capital improvements is to provide general repair and maintenance services such as repaving the parking areas."

"In terms of leasing, our efforts will concentrate on securing stable and reputable tenants to occupy two big-box spaces that will serve the needs of the surrounding com-

munity."

PM Realty Group specializes in the management and leasing of office, industrial, retail and special-use portfolios for clients, including corporations, institutions, health care providers, REITs and other types of real estate investors. The company offers a full spectrum of real estate services including property management, brokerage, real estate information technology, investment sales and construction management.

Founded in 1954, PM Realty Group conducts business in nearly all 50 states.

Buying Housing with Nothing Down

by Charlie Rojas

After several long, lean years, the California real estate market is making a strong comeback. No where is that more evident than in the Inland Empire.

According to statistics compiled by the California Association of Realtors, home sales are up a whopping 24.9 percent from 1997. The picture is just as rosy for new housing permits, which showed a 22.7 percent increase over last year.

To Frank Williams, executive officer of the Building Industry Association (BIA), Baldy View Chapter, the reasons are obvious.

"The region's economy is doing well and the housing market is much more affordable in the Inland Empire than it is in either L.A. or Orange County," Williams said.

Williams chuckles as he recounts a story of just how hot the Inland Empire housing market is: "We've seen people sleep overnight in their cars just to get a chance to bid on a house. That's pretty strong evidence of how much people want to live in the area."

Despite the latest good times in Inland Empire real estate, Williams remains cautious. He has a very good reason. The memories of the severe recession of the early '90s that struck the region's housing market are still quite painful.

"It was horrible," says Williams. "This region had 10,000 unemployed construction workers. Nearly 20 percent of the members of the BIA went out of business or sat idle. And I'm referring to some of the biggest home builders in California. Let me tell you, it was pretty hard to see somebody who was doing so well, who was on top, go all the way to the bottom so quickly."

Williams reiterates this recent chronology in quiet, soft tones which seem physically out of character. A tall, broad-shouldered man, Williams exudes a vibrant energy which would not allow him to stand by as the housing recession lingered.

Drawing on his experience and knowledge, Williams was well aware of a couple of things. One was that government redevelopment agencies had nearly \$1 billion in unused funds. The second was that a large niche market existed in real estate that was not adequately being served: the low-to-moderate income consumer.

"No one was doing really much to help that market segment," Williams said. "I knew many folks in that group had adequate income, excellent credit and could make the monthly payments. It was the downpayment that kept them from buying."

Williams could not reconcile the fact that while so many of his association members could not get work, a

huge amount of money sat unused and large numbers of people could not get housing. He set about to change that by crafting the Housing Action Resource Trust (HART), a nonprofit partnership of private and public interests designed to create affordable housing. The centerpiece of the program is the Downpayment Assistance Program, which allows qualifying applicants to receive a grant for the downpayment on the approved housing.

That last statement is worth repeating. If an applicant qualifies, they will be given a gift of the downpayment.

"The money will not be repaid," says Williams. "No second trust deed is taken out on the property; the cost of the price is not escalated to include the downpayment. All the applicant has to do is come up with one percent of the purchase price. That's it."

The grant money comes from a blind trust, which is funded by private market interests, Housing and Urban Development and local city governments. The blind pool is administered by HART, a nonprofit corporation.

But Williams points out that HART does more than just hand out money. It helps recipients understand the varied components of home buying, including home buyer education, pre-purchasing counseling and delinquency and foreclosure prevention assistance.



Frank L. Williams

HART also expects that the program participants will work to maintain the upkeep on the property.

"All the participants in the program are given a lawn mower, rake and other tools," Williams said. "We make it clear that the property must be maintained."

Williams has seen the horror stories firsthand of some of the HUD properties which were ruined by uncaring owners.

"HUD just didn't follow up on a lot of their clients and let some properties deteriorate," Williams said. "We don't intend to have that happen with this program."

In the upcoming months, Williams anticipates that HART will benefit 2,500 families and that \$20 million in purchase mortgage financing will be distributed. Moreover, as a testament to the quality of the program, HART is projected to become a national program within the next few years.

BANKRUPTCIES

John F. Bates, Patricia M.D. Bates, aka Patricia M. Dealey, dba Bates Associates, 1722 Sunnypark, Redlands; debts: \$234,583, assets: \$195,441; Chapter 7.

Gregory P. Bellinger, Cynthia L. Bellinger, 28679 Corte Capri, Menifee; debts: \$288,400, assets: \$231,719; Chapter 13.

Alvin R. Benson, Donna E. Benson, 865 Pennsylvania Ave., Beaumont; debts: \$419,603, assets: \$135,893; Chapter 7.

Barbara Berg, dba Creative Options Publications, 1673 Oakmont Dr., Upland; debts: \$234,151, assets: \$467,718; Chapter 7.

Gregory N. Brown, 31570 Golden Lion Dr., Temecula; debts: \$240,466, assets: \$156,500; Chapter 7.

Randell Francis Burgess, aka Randy Burgess, Michele Lee Burgess, dba All Phase Construction Co., 13184 Yakima, Apple Valley; debts: \$260,250, assets: \$26,150; Chapter 7.

Craig Morgan Butelo, dba Fairfield Camper Shells, 21371 Illinois, Wildomar; debts, assets schedules not available; Chapter 7.

Patrick Byrne, 901 Dolly Dr., Lake Elsinore; debts: \$277,411, assets: \$172,476; Chapter 7.

Anna Cervantes Cafaro, aka Anna Maria Cervantes, fdba Annie's Pet Shop, 39553 Sarah Dr., Temecula; debts: \$109,466, assets: \$107,375; Chapter 13.

John Michael Carlo, fdba Premier Business Systems, 31 Glacier, Mt. Baldy; debts: \$191,404, assets: \$71,450; Chapter 7.

Bart J. Chambers, dba Firehouse T's, 8553 Cory Court, Riverside; debts: \$102,780, assets: \$45,700; Chapter 7.

John F. Chmura, Roseanne Chmura, 1275 Biltmore Cir., Corona; debts: \$245,752, assets: \$208,280; Chapter 7.

David Clyde Herold, aka David C. Herold, aka David Herold, Amber Rachel Talvi Herold, aka Amber Rachel Talvi, 1549 Cambridge Ave., Redlands; debts: \$241,350, assets: \$130,235; Chapter 7.

James R. Hoesman, dba Hoesman Electric, 7404 Westwood Dr., Riverside; debts: \$165,500, assets: \$166,700; Chapter 13.

Robert Allen Hopper, Nicole Lynn Hopper, aka Nicole Armstrong, dba Advertising Specialty Group, 1158 Chestnut, #104, Corona; debts, assets schedules not available; Chapter 13.

Hongteng International Corp. dba Seven A.M. Farm, 27530 Briggs Rd., Romoland; debts: \$89,351, assets: \$9,325; Chapter 7.

Mahyar, Javadzadeh, 831 Shade Tree Way, Corona; debts: \$233,675, assets: \$175,074; Chapter 7.

William Lewis Johnson, 13426 Crocker Crt., Fontana; debts: \$186,052, assets: \$230,375; Chapter 7.

James Roy Johnston, 2770 W. Devonshire, Apt. E-1, Hemet; debts: \$205,183, assets: \$10,485; Chapter 7.

Chester L. Kafka, Kathren J. Kafka, 556 Golden Dr., Mira Loma; debts: \$11,723,045, assets: \$73,900; Chapter 7.

Mark W. Katzman, 53-940 Velasco, La Quinta; debts: \$298,656, assets: \$474,582; Chapter 7.

Nancy King, 1203 W. 6th St., Spc. #45, Corona; debts: \$275,970, assets: \$10,025; Chapter 7.

Michael Joseph Lawler, Jeannette Louise Lawler, aka Jan Lawler, dba VIP Catering, fdba Cantina Catering, 25203 Morning Dove Way, Moreno Valley; debts: \$183,999, assets: \$104,095; Chapter 7.

Ira T. Lewis, Kathleen M. Lewis, 17213 Dolphin St., Fontana; debts: \$201,420, assets: \$120,700; Chapter 7.

Mark A. Lightsey, Sheila R. Lightsey, 4150 Rexford Dr., Hemet; debts: \$280,541, assets: \$239,226; Chapter 7.

Jonathan J. Lowry, Melody L. Lowry, dba A Coffee Mug Company, a sole proprietorship, 71990 Sunnyslope Dr., Twenty-nine Palms; debts: \$109,914, assets: \$108,370; Chapter 7.

Dion Machado, Rosalind Machado, 13217 Gershwin Way, Moreno Valley; debts: \$249,092, assets: \$146,776; Chapter 7.

Jerry Horace Maxwell, Linda Huffman Maxwell, dba Jerry Maxwell Realtor, 2720 Ventura Rd., Palm Springs; debts: \$168,213, assets: \$63,491; Chapter 7.

Patricia Lynne Merrill, aka Patricia Lynne Johnson, 31121 Ruidosa St., Temecula; debts: \$213,888, assets: \$155,411; Chapter 7.

Bret Miles, Renee S. Miles, aka Renee York, 2892 Magellan Cir., Corona; debts: \$227,670, assets: \$227,210; Chapter 7.

Kimberly Catherine Nash, 5390 Civetta Lane, Riverside; debts: \$203,314, assets: \$25,700; Chapter 7.

Larry James Neace, aka Jim Neace, Renee Corina Neace, fdba J N Designs, dba Politically Incorrect Apparel, 14065 Moonridge Dr., Riverside; debts: \$275,813, assets: \$179,320; Chapter 7.

Hagop Jack Nenejian, Maral Nenejian, dba Chicago Cleaners, dba Levons Enterprises, dba Levons Shoe Repair, 632 Bruin Dr., Riverside; debts: \$215,808, assets: \$172,000; Chapter 7.

Maryse Nicole, Maryse Knight, dba All American Design, 25 Avenida Andra, Palm Desert; debts, assets schedules not available; Chapter 7.

Bruce P. Noll, faw Top Fun Aviation, Inc., fdba Sport Aviation Consultant, fdba Skylark Air Sports, 23999 Hayes Ave., Murrieta; debts: \$130,636, assets: \$30,190; Chapter 7.

Brian Ashley O'Kelly, 44847 Banannal Way, Temecula; debts: \$202,516, assets: \$172,410; Chapter 7.

Benjamin P. Peque, Maria Clara A. Peque, aka Maria C. Kovacs, aka Maria Clara A. Kovacs, aka Maria C. Peque, aka Clara A. Villarruz, aka Maria Clara A. Villarruz, 12763 Camino San Benito Dr., Riverside; debts: \$225,549, assets: \$181,675; Chapter 7.

Fred T. Poching, Rosemary Poching, fdba Professional Project Management, 5508 Pacific Crest Pl., Rancho Cucamonga; debts, assets schedules not available; Chapter 7.

Raffles & Company, dba Raffles Palm Springs Hotel, 280 E. Mel Ave., Palm Springs; debts: \$504,471, assets: \$772,450; Chapter 11.

Paul A. Reicher, dba Bilt-Rite Engineering & Mgr. Co., aka Bremco, 33382 Calle Cantu, Temecula; debts: \$249,516, assets: \$187,000; Chapter 13.

Sue E. Reynolds, dba Sue Reynolds Family Day Care, 14250 Navajo Rd., Apple Valley; debts, assets schedules not available; Chapter 13.

Larry Paul Richardson, Lori Lou Richardson, fdba L.L. Richardson, Construction, 925 Knoll St., Devore; debts: \$351,855, assets: \$19,680; Chapter 7.

David Rico II, Jeanette F. Rico, 2601 W. Via Verde Dr., Rialto;

debts: \$286,235, assets: \$255,970; Chapter 7.

Doris B. Ruhren, aka Doris Bryna Ruhren, dba Airwaves Cellular Paging, 2983 Mary St., Riverside; debts: \$216,634, assets: \$133,610; Chapter 7.

Robert Dean Schreiber, aka Robert Dean Schreiber Jr., Emma Schreiber, 11607 Osuma Crt., Fontana; debts: \$239,509, assets: \$163,492; Chapter 7.

Jerome James Schultze, aka Jerry Schultze, Donna Marie Schultze, aka Donna Schultze, fdba Jerome Schultze Investigating Service, fdba Diversified Mortgage Services, 948 W. 22nd St., Upland; debts: \$521,190, assets: \$296,749; Chapter 7.

Shawenti Sheats, aka Shewenti Sheats, 12049 Glenheater Dr., Fontana; debts: \$237,804, assets: \$243,950; Chapter 13.

Jack Lawrence Solomons, Linda Patricia Solomons, 530 Cow Canyon Rd., Corona; debts: \$252,097, assets: \$80,895; Chapter 7.

Joseph Charles Spears, 9098 Star Flower St., Corona; debts: \$797,594, assets: \$894,900; Chapter 13.

Ronald Kay Steiner, Elena Maria Steiner, aka Elena Marie Kelly, 2890 Mira Vista Crt., Corona; debts: \$327,924, assets: \$247,325; Chapter 7.

Neil Thomas Swartz, Laura Gayle Swartz, 23187 Miners Rd., Perris; debts: \$366,188, assets: \$239,930; Chapter 7.

Steve W. Coffman, Jennifer S. Coffman, dba Coffman Janitorial, 7543 W. Liberty Parkway, Unit 751, Fontana; debts: \$150,838, assets: \$132,700; Chapter 7.

Bob D. Colton, 1701 Adrienne Dr., Corona; debts: \$204,726, assets: \$177,400; Chapter 13.

Michael Allen Crawford, Christine Diane Crawford, 32057 Corte La Puente, Temecula; debts: \$267,176, assets: \$286,876; Chapter 7.

Michael Larue Dias, aka Michael Larue Diaz, Donna Marie Dias, aka Donna Marie Diaz, fdba MLM Motors, a sole proprietorship, 28322 Murrieta Rd., Sun City; debts: \$270,703, assets: \$12,945; Chapter 7.

James Edmond Egan, 77905 Chandler Way, Palm Desert; debts: \$301,120, assets: \$266,440; Chapter 7.

MANAGER'S BOOKSHELF

G.I. Joe and Barbie Duke It Out

"Toy Wars: The Epic Struggle Between G.I. Joe, Barbie and the Companies That Make Them," by G. Wayne Miller, Times Books, a Division of Random House, New York, New York, 1998, 348 pages, \$25

by Henry Holtzman

Here's a book that might easily carry the title "Men Are From Hasbro, Women Are From Mattel." In the process of competing with each other, both companies changed the toy business.

The toy business was once the province of relatively small companies that occasionally hit marketing home runs for big bucks, and Mattel's Barbie and Hasbro's Mr. Potato Head seemed to be more of the same. During the mid-1950s, marketing toys and the toy market, itself, had begun to change. Television was the new marketing tool and the baby boomers provided the market.

The arch rivals, Mattel and Hasbro, seemed at first glance to be unlikely competitors. Mattel, cofounded by Harold "Matt" Mattson and the husband-wife team of Elliot and Ruth Handler, started their company in 1943. Ruth Handler, a fiercely competitive and highly independent woman, actually ran the company.

From 1945 through 1951, Mattel hit a series of back-to-back marketing home runs and triples with products like Uke-A-Doodle, the Bubble-O-Bill Bubble Hat and the Burp Gun, which gave Hasbro's Mr. Potato Head a serious run for the money.

Then Mattel took a chance by investing nearly half its money in a television media buy for an unknown and unproven show that hadn't yet been aired: "The Mickey Mouse Club." The resulting exposure, of course, gave Mattel stability and incredible marketing leverage until 1956, when Ruth Handler insisted against all advice that they acquire the rights to a European doll with clear sexual overtones.

After a few adjustments

because the doll had "too much of a figure," according to one research group, Mattel released Barbie at the 1959 Toy Fair in New York. It wasn't an instant success, but took off when Mattel's ad agency animated the doll and put it in a variety of settings.

Within two years, Mattel's revenues doubled to \$25 million. Ten years later, the firm had sales of more than \$345 million and had gone on an acquisition binge which saw it owning America's premier circus, the leading model manufacturer and a major movie production company.

By 1972, the bottom had dropped out of the Handlers' world. As a result of over-expansion and a series of bad decisions about new products, Ruth was indicted for cooking the books and lying to the Securities Exchange Commission.

Hasbro was begun by the two immigrant Hassenfeld brothers, Henry and Hillel, in 1922 as an outgrowth of selling pencil boxes made of waste cloth. Henry's son, Merrill, joined his father's business as a salesman. It was his idea to fill the pencil boxes with small toys as well as pencils. The idea clicked.

In 1951, Merrill hit Hasbro's first home run with Mr. Potato Head. His son, Stephen, by all accounts a brilliant man who had learned the toy business from birth, took over as CEO. In 1962, Hasbro had its own mega-hit by using television to market G.I. Joe.

After Stephen's untimely death, his brother, Alan, reluctantly took over a company that Stephen had grown to more than \$3 billion. He hardly felt ready to face off against the Handlers' successor, John Amerman, but he was

more than willing to give it a try.

Author Miller has done a superb job of looking in detail at one of the great competitive face-offs. The players are unlike, yet similar, especially in their eagerness to match and outstrip each other competitively.

Although it doesn't read quite like a novel, all the elements of suspense and drama are there. The genius, the conflict, the fortitude in the face of adversity are all there. There are even the gray figures in the background of people like Michael Milken and T. Boone Pickens, whose business prowess and ruthless ways with stocks and acquisitions are legendary.

"Toy Wars" is more than simply a good read. It's a remarkable look at the growth of modern business as well as the hot blood and cold calculations of today's competitive practices.

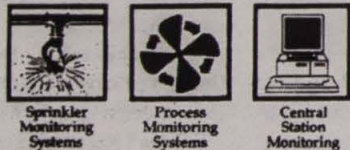
Best-Selling Business Books

Here are the current top-10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the United States.

1. "Success Is a Choice," by Rick Pitino with Bill Reynolds (Broadway . . . \$25) (1)* Ten-step system for getting ahead in business.
2. "Die Broke: A Radical Four-Part Financial Plan," by Stephen M. Pollan (HarperBusiness . . . \$25) (4) Planning for retirement by not retiring.
3. "Titan: The Life of John D. Rockefeller, Sr.," by Ron Chernow (Random House . . . \$30) (6) The man who was "rich as Rockefeller."
4. "Reach for the Summit," by Pat Summit and Sally Jenkins (Broadway . . . \$25) (2) Motivation from the coach of the champion Lady Volunteers.
5. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press . . . \$22) (3) Millionaires are made of discipline, work and frugality.
6. "I'm Not Anti-Business, I'm Anti-Idiot," by Scott Adams (Andrews McMeel . . . \$9.95) (7) Adams skewers mismanagement yet again.
7. "Release 2.0: A Design for Living in the Digital Age," by Esther Dyson (Broadway Books . . . \$25) (5) Computing and the Internet change business and society.
8. "Fiasco: Blood in the Water on Wall Street," by Frank Portnay (W.W. Norton & Co . . . \$25) (8) Why derivatives can be dangerous.
9. "The Motley Fool Investment Guide," by David and Tom Gardner (Simon & Schuster . . . \$24) (9) A not-so-foolish look at investing strategy.
10. "The Bankers: The Next Generation," by Martin Mayer (Truman Talley/Dutton . . . \$29.95) (10) Why bankers are less interested in retail business.

*(1)— Indicates a book's previous position on the list

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NEW BUSINESS

A & J Production Services, 33777 Shifting Sands Trl., Cathedral City, CA 92234-4420, Jyson Allan

Almas Bazar, 35310 Date Palm Dr., Cathedral City, CA 92234-7035, Modesto Mondragon

Aladinos Fashion, 35460 Date Palm Dr., Cathedral City, CA 92234-7036, Jose Rodarte

E & E Pels Enterprises, 36365 Cathedral Canyon Dr., Cathedral City, CA 92234-7236, Edmund Pelico

Crystal Isuzu, 36400 Auto Park Dr., Cathedral City, CA 92234-6500, Crystal Chrysler Plymouth Dodge

Kimson Business Services, 37732 Palo Verde Dr., Cathedral City, CA 92234-7803, Edwin Hudman

Olympus Club, 67399 E. Palm Canyon Dr., Cathedral City, CA 92234-5448, ORCSM Ltd.

Silk Creations, 67692 Ramon Rd., Cathedral City, CA 92234-3378, Mariana Urbina

Escape Hair & Nails, 67967 Vista Chino, Cathedral City, CA 92234-7408, Joan Goldman

T & T Marketing, 68185 Tortuga Rd., Cathedral City, CA 92234-3695, Tracy Roy

American Window Cleaning, 68374 Kieley Rd., #7, Cathedral City, CA 92234, Rick Haskett

A & J Plumbing, 68470 Descanso Cir., Cathedral City, CA 92234-3642, John Pitigliano

Dynamic Interactive Entertainment, 68690 "H" St., Cathedral City, CA 92234-2022, Lupe Flores

Nanotek, 68743 Perez Rd., #D28, Cathedral City, CA 92234-7252, Nan Lanros

Entertainment Leaders Inc., 68845 Perez Rd., Ste. 30, Cathedral City, CA 92234-7254, William Thomas

Cardinal Promotions, 68895 Perez Rd., Ste. 16, Cathedral City, CA 92234-7255, Tim Wilcox

Sr. Bookkeeping Services, 69115 Ramon Rd., # F-1/466, Cathedral City, CA 92234-3344, Roberta Schneider

Cal Spec, 69115 Ramon Rd., #F1449, Cathedral City, CA 92234-3344, Jerry Campbell

J C S Unibody Specialist, 69190 Nilda Dr., Cathedral City, CA 92234-7068, Wesley Wallbrecht

Gorges Businesses, 1694 6th St., Coachella, CA 92236-1716, Grace Gorges

Desert Auto Sales, 48477 Harrison St., Coachella, CA 92236-1298, Dianna MacCree

Ceramica Imports, 49849

Harrison St., Coachella, CA 92236-1470, Maria Gutierrez

El Triunfo Taqueria, 51557 Harrison St., Coachella, CA 92236-1568, Hugo Flores

Mazatlan Restaurant, 85995 Grapefruit Blvd., Coachella, CA 92236-1802, Leticia Alvarez

F M C Concrete Contractor, 1724 Jeryl Ave., Colton, CA 92324-1426, Fred Mexia

Print Net West, 106 E. 6th St., Corona, CA 91719-1409, Helen Thomson

Nationwide Capital, 1149 Pomona Rd., Ste. J, Corona, CA 91720-7602, Philip Payton

Names Etc., 11575 Norgate Cir., Corona, CA 91720-9117, Shailes McWan

Honey Do Inc., 1181 Magnolia Ave., #102-948, Corona, CA 91719-3227, Paul Lantegne

Brisbin Network Integrations, 125 Business Center Dr., Ste. F, Corona, CA 91720-6921, Don Brisbin

Laundry Right, 1296 Rosemary Cir., Corona, CA 91719-7927, Jeanne Longino

New Horizons Marketing, 1306 Via Del Rio, Corona, CA 91720-4741, Arthur Gideon

B & M Pager, 1307 W. 6th St., Ste. 105, Corona, CA 91720-3169, Benjamin Garrett

Creative Concrete Paving, 1352 Lafayette Cir., Corona, CA 91720-6042, Sebastian Nunez-Martinez

Home Gardens Wheels & Tires, 13550 Magnolia Ave., Corona, CA 91719-2032, Rogelio Ayon

The Irvine Company Homebuyers Ctr., 1411 Rimpau Ave., Ste. 108, Corona, CA 91719-2681, George Irvine

Full Service Machine, 1441 Pomona Rd., Ste. 20, Corona, CA 91720-1712, Frank Wargo

The Traumatic Stress Network, 1451 Rimpau Ave., #207-209, Corona, CA 91719-7520, Ron Dorsey

Budget Bookkeeping Services, 1459 Canyon Crest Dr., Corona, CA 91720-7975, Suzette Simmons

Callahan Automatic Info Systems, 1678 Bel Air St., Corona, CA 91719-3457, Cary Callahan

M & K, 1730 Gleason St., Corona, CA 91720-5633, Michael Loper

Falcon Construction Services, 1776 Dumitru Way, Corona, CA 91719-3283, Kenneth Felkins

J & B Enterprises, 1787 Pomona Rd., Ste. K, Corona, CA 91720-6912, James Ravelli

Country Store Liquor, 1818 W. 6th St., Corona, CA

91720-2956, Kwang Park

Can Fab, 182 Granite St., Corona, CA 91719-1288, Mary Prosser

D S M Enterprises & Delta Special, 1831 Pamela St., A, Corona, CA 91719-2729, Harold Course

Econo Lube N Tune #114, 195 N. McKinley St., Corona, CA 91719-6533, Larry Tackett

Rogue Cycles, 19612 Temescal Canyon Rd., Corona, CA 91719-5653, Donald Bittman

Performance Saddles & Tack of CA, 20075 Newton Dr., Corona, CA 91719-4804, William Hawkins

Clark Mfg., 201 Jason Ct., #B, Corona, CA 91719-6199, Eugene Clark

J & D Flowers, 2110 Highpointe Dr., Apt. 105, Corona, CA 91719-5904, Jamil Naqvi

Covenant Plumbing & Heating, 2185 Sampson Ave., Ste. 110, Corona, CA 91719-6015, David Routledge

Power Processing, 22888 Elk Grass St., Corona, CA 91719-7689, Patricia Campbell

C D Midsouth Inc., 2377 Mesquite Ln., Corona, CA 91720-5640, Builders Ark Real Estate

Nurlicom, 2380 Del Mar Way, Apt. 208, Corona, CA 91720-8029, Ye Chong

Daven Engineering, 2400 San Gabriel Way, Apt. 105, Corona, CA 91720-8028, David Collins

Will Work For Food Merchandising, 2414 Mesquite Ln., Corona, CA 91720-5641, William Hendricks

E Z Painting & Maintenance Co., 2421 Thistlewood Ln., Corona, CA 91720-7424, Hyung Lee

Clonmark Enterprises, 2545 Macbeth Ave., Corona, CA 91720-7504, Mark Erbacher

La Call, 2610 La Ventana Dr., Corona, CA 91719-5825, Vilma Ceballos

Palm Springs Detective Agency, 2621 Green River Rd., #105-153, Corona, CA 91720-7429, Robert Royce

Amato Air, 2621 Green River Rd., Ste. 105, Corona, CA 91720-7454, Richard Amato

Lumber Jacks Oak Warehouse, 280 Teller St., Ste. 180, Corona, CA 91719-1888, Tammy Stewart

Sorrel LLC, 2800 Camellia Ct., Corona, CA 91720-3638, M. Sorrel LLC

Fame Liquor Mart, 301 W. 5th St., #101, Corona, CA 91720, Jamil Samouh

Traffic Sensor Corporation, 302 N. Sheridan St., Corona,

CA 91720-2067, Eric Metz

Super 8 Motel, 304 Ramona Ave., Corona, CA 91719-1422, Umeshchandra Patel

Imall Consulting, 3065 Petunia Way, Corona, CA 91719-8364, Marc Welscher

CJ's Sports, 3140 Puesta Del Sol Ct., Apt. 101, Corona, CA 91720-6415, Carl Matthews

C A R E S, 3447 Briarvale St., Corona, CA 91719-5304, Danny Thomas

A & J Towing, 390 Hendricks Cir., Corona, CA 91719-6102, Albert Franco

C D B Networking, 420 N. McKinley St., #111-156, Corona, CA 91719-6504, Dayna Hawes

Aero & Associates, 420 N. McKinley St., #111-328, Corona, CA 91719-6504, Rita Aero

Head Turn In Hair Studio, 420 N. McKinley St., Ste. 102, Corona, CA 91719-6504, Carmen Farris

Black Pageant Committee, 425 E. 6th St., Ste. 206, Corona, CA 91719-1566, Rita Fox

April Showers, 427 Brookhaven Cir., Corona, CA 91719-8577, Jasa Enterprises Inc.

H L Technical Services, 4755 Satin Bell Dr., Corona, CA 91720-1683, Herbert Lawa

J T's Paint Supply, 490 Princeland Ct., Corona, CA 91719-1351, Global Coating Intl LLC

Special Operations Group, 526 Railroad St., Corona, CA 91720-1965, William Sheridan

Rotec Mfg., 535 W. Rincon St., Corona, CA 91720-2000, Richard Lester

Tracers Unlimited, 541 N. Main St., #104-192, Corona, CA 91720-2044, Success Hwy. Ent. Inc.

Prompt Processing, 571 Viewtop Ln., Corona, CA 91719-8349, Lamar Thompson

Breadboard Deli, 577 Corona Mall, Corona, CA 91719-1421, Connie Newton

Corona Life Services, 623 N. Main St., #D10, Corona, CA 91720-1407, Mary Vanis

Chief Protective Services, 651 Pebble Beach Ct., Corona, CA 91720-1664, Steven Fernandes

Best Consulting, 680 Country Rose Ln., Corona, CA 91720-5800, Brenda Saez

Corporate America of So. Cal., 748 Saint Helena Dr., Corona, CA 91719-5974, Willie Neal

Fares Industrial Tool & Supply, 79 E. Grand Blvd., Corona, CA 91719-1340, Bliaya & Evens Distribution

Inc.

Garlings Lucas Enterprise, 850 San Carlos Cir., Corona, CA 91719-7753, Donald Garling

Sandovals Market, 852 Railroad St., Corona, CA 91720-1945, Mohammad Chaudhry

E Tech Services, 886 Cimarron Ln., Corona, CA 91719, Sarah Weldon

Corkys AC & Heating, 931 Alta Loma Dr., Corona, CA 91720-4014, Deloy Winder

Dalta Construction & Maintenance, 932 La Salle Cir., Corona, CA 91719-7726, Khoussaba Alxan

Small Time Industries, 971 Inn Keeper Ln., Apt. A, Corona, CA 91719-7410, Jeffrey Korgie

Elite Carpet Care, P.O. Box 6800, Corona, CA 91718-6800, Juan Sanchez

Zero Tolerance Pest Elimination, P.O. Box 70000288, Corona, CA 91718, Dwayne Reed

Platinum Investment Group, 3151 Airway Ave., Ste. P2B, Costa Mesa, CA 92626-4626, Daniel Rudd

Finns Propane, 10840 Ambrosio Dr., Desert Hot Springs, CA 92240-2764, Ralph Finnegan

The Nurturing Nest, 11149 Sunset Ave., Desert Hot Springs, CA 92240-239, Sandra Gune

Escapade Cocktail Lounge, 12347 Palm Dr., Desert Hot Springs, CA 92240-3915, Venue Corp.

Buckley Enterprises, 12475 Highland Ave., Desert Hot Springs, CA 92240-4243, Keith Buckley

Master Transmission & Mufflers, 13020 Palm Dr., Desert Hot Springs, CA 92240-5947, Salvador Rodriguez

Hybritech Computer Services, 13355 Verbena Dr., #J151, Desert Hot Springs, CA 92240-6031, Daniel Duffy

Canyon View Pools, 13600 Hidalgo St., Desert Hot Springs, CA 92240-6217, Gary Herrera

Arces Janitorial Service, 15555 Via Montana, Desert Hot Springs, CA 92240-6925, Jose Arce

Double R Mobile Home Park, 15685 Palm Dr., Desert Hot Springs, CA 92240-6910, John Davis

Palm Drive Mobile Estates, 15687 Palm Dr., Desert Hot Springs, CA 92240-6980, John Davis

Salton Sea Realty, 16195 Via El Rancho, Desert Hot Springs, CA 92240-7228, Erie Chambers

MORE NEW BUSINESS

JW's Country B B Q, 23200 Berry Rd., Desert Hot Springs, CA 92241-8814, Cheryl Potts

Crazy Clean, 36000 Cathedral Cyn. Dr., Desert Hot Springs, CA 92240, Robyn Greenspan

J B Diesel, 65090 San Jacinto Ln., Desert Hot Springs, CA 92240-5011, John Blood

Creative Party Planners, 74711 Dillon Rd., Desert Hot Springs, CA 92241-9290, Dawn Snyder

Advance One, 75721 Dillon Rd., Desert Hot Springs, CA 92241-7957, Patricia Cooper

Classic Carriages For All Occas., 6395 Rainbow Heights Rd., Fallbrook, CA 92028-8849, Jerry Brown

Quality Cleaners, 22310 Barton Rd., Ste. F, Grand Terrace, CA 92313-5039, Dawn Meier

M J Driveaway, 1295 S. Cawston Ave., Spc. 226, Hemet, CA 92545-9155, Mary Nichol

Let's Go, 1295 S. Cawston Ave., Spc. 261, Hemet, CA 92545-9154, Gladys Helton

The Bargains Galore Store, 135 E. Stetson Ave., Hemet, CA 92543-7153, Sara Quezada

Beautiful Image Salon, 1721 W. Florida Ave., Hemet, CA 92545-3717, Dora Talamantez

Chiracco Visuals, 1883 Calle Pasito, Hemet, CA 92545-2531, Lindamarie Myers

Western Services, 200 N. Yale St., Apt. 104, Hemet, CA 92544-4778, Richard Kunze

1 Hr. Foto City, 5513 Philadelphia St., Ste. B, Chino, CA 91710-75349, Imi Kim

Teen Conference, 101 E. Redlands Blvd., Ste. 234, Redlands, CA 92373-4724, Dennis Grimes

2 For 1, 13530 Blue Sage Ct., Victorville, CA 92392-6227, Jonathan Beckman

7 Products, 14827 Saddlepeak Dr., Fontana, CA 92336-1192, Alexandra Young

A & R Cosmetic Carpet Care, 9389 Sierra Ave., Fontana, CA 92335-2408, Armando Rubio

A & T Company, 13505 Yorba Ave., Ste. A, Chino, CA 91710-5076, Lee Wang

A 1 Auto Repair & Sales, 405 E. Holt Blvd., Ontario, CA 91761-1619, Antonio Arroyo

A A A Digital Productions, 474 Orange Show Rd., San Bernardino, CA 92408-20301, Larry Landau

A A A Smog & Auto Repair, 505 W. Base Line St., San Bernardino, CA 92410-2821, Talib Sako

A A A Towing, 249 N. Benson Ave., Upland, CA 91786-5614, Clavin Canup

Allied Storage Containers Inc., P.O. Box 519, Colton, CA 92324-0519, Caugie Mimica

A B F Import & Export Co., P.O. Box 293708, Phelan, CA 92329-3708, Larry Woodruff

A D Best & Associates, P.O. Box 786, Banning, CA 92220, Arnold Diggins

A M Academy Realty, 14083 San Dimas Ln., Rancho Cucamonga, CA 91739-2117, Antania Manders

A P C Machine Inc., 1942 S. Augusta Ave., Ste. C, Ontario, CA 91761-8311, Jesus Herrera

A S A P Properties, 897 W. Valley Blvd., Colton, CA 92324-2009, Daniel Vasquez

A Taste Of Nawlins, 137 S. San Mateo St., Redlands, CA 92373-5028, Shirley Labrano

A To Z Quality Maintenance, 3108 N. "H" St., San Bernardino, CA 92405-2838, Sean Carpi

A Z Trucking, 13773 Mesquite Dr., Fontana, CA 92337-0781, Armando Zapata

A-1 Building Maintenance Svc., 11155 Mountain View Ave., Loma Linda, CA 92354-3867, Olugbenga Adebayo

Accountability, 4413 Riverside Dr., #J, Chino, CA 91710-3961, Cray Revenaugh

Accurate Hearing Systems, 528 N. Palm Ave., Ontario, CA 91762-3218, Gary Jones

Adobe Chiropractic, 6341 Adobe Rd., Twentynine Palms, CA 92277-2647, Richard Mock

Adriana's, 2542 Norte Vista Dr., Chino Hills, CA 91709-1316, Aadrana Aguiar

Advanced Converting, 2631 N. Locust Ave., #I, Rialto, CA 92377-4123, Raymond Dearborn

Advanced Fitness Consulting, 8780 19th St., #443, Alta Loma, CA 91701-4608, Alfred Smith

Advanced Waterworks, 9395 Feron Blvd., Ste. A, Rancho Cucamonga, CA 91730-4565, Michele Pathe

Advantage Realty, 13849 Amargosa Rd., Ste., 201, Victorville, CA 92392-2474, Marco Salmeron

Affiliated Financial Systems, 3485 Circle Rd., San Bernardino, CA 92405-2046, Gordon Fraser

Agape Computers, 263 Greenbriar Ct., Redlands, CA 92374-4289, Zohair Oweis

Agape Professional Typing Service, 2151 W. Rialto Ave., Spc 7, San Bernardino, CA 92410-1540, Diane Kellingsworth

Aggressive Tax Service, 101 E. Redlands Blvd., Ste. 235, Redlands, CA 92373-4725, Dennis Grimes

Aim High Enterprises, 9204 Choiceana Ave., Hesperia, CA 92345-6402, Henry Wade

Air Conditioning Guys, 713 S. Birch St., Santa Ana, CA 92707-4808, Armando Guizado

Air Essence, 2524 Plaza Serena Dr., Rialto, CA 92377-3608, Michael Pryce

Al Baker's Xrs Only, 6944 Santa Fe Ave., Hesperia, CA 92345-5771, Freddy Ramos

Al the Tile Man, 17845 Catalpa St., Hesperia, CA 92345-5025, Albert Lopez

Alan's Flowers, 287 E. Highland Ave., San Bernardino, CA 92404-3708, Diosdada Alkana

Alexander's Edgeworks, 12163 Vista Crest Dr., Yucaipa, CA 92399-1557, Alexander Laggar

All American Roofing Systems, 7069 Pazallo Pl., Alta Loma, CA 91701-8676, John Stroschein

All Auto Parts Rep & Transmission, 634 W. Base Line St., San Bernardino, CA 92410-2824, David Pham

Allied Storage Containers Inc., P.O. Box 519, Colton, CA 92324-0519, Augie Mimica

Alpha & Omega, 1188 W. Highland Ave., San Bernardino, CA 92405-3239, Jose Vanes

Alpha Home Loan, 2935 Chino Ave., #E3, Chino Hills, CA 91709-3575, Daniel Martyn

Alpine Enterprises, 1505 Northpark Blvd., Apt. #100, San Bernardino, CA 92407-2349, Vincent Otagay

Alpine Enterprises, 328 S. Mountain View Ave., San Bernardino, CA 92408-1415, Paul Jett

Alta Vista Financial, 9155 Archibald Ave., Ste. 104, Rancho Cucamonga, CA 91730-5252, Bradley Hodge

Altadena of Riverside, 1743 W. Base Line St., San Bernardino, CA 92411-1648, Isun Yi

Amber Thouts, 10720 Quinnault Rd., Apple Valley, CA 92308-8148, Harriet Hicks

American Home Real Estate, 7365 Carnelian St., Ste. 225A, Rancho Cucamonga, CA 91730-1157, Manuel Pilonieta

American Orthodontic Referral, 2222 Michelson Dr., #222-610, Irvine, CA 92612-1332, Chuck Kimes

American Towing & Auto, 8262 Leucite Ave., Rancho Cucamonga, CA 91730-3531, Chuck Kimes

American Utility Networking, 1746 N. Vallejo Way, Upland, CA 91784-1964, Frank Annunziato

Amy's Mexican Restaurant, 18768 U.S. Highway 18, Apple Valley, CA 92307-2335, Jose Diaz

Ana's Transportation Service, 25951 Redlands Blvd., Apt. G, Redlands, CA 92373-8478, Ana McEachren

Angel Imprints, 326 Sonora St., #A, Redlands, CA 92373-6024, Dana Champ

Angles Colors Cuts & Perms, 14099 Carmel Ridge Rd., San Diego, CA 92128-4308, Richard Ovellette

Apple Valley Bail Bonds, 63731 29 Palms Hwy., Joshua Tree, CA 92252-6615, Michael Bench

Apple Valley Construction Co. Inc., 9312 Deep Creek Rd., Apple Valley, CA 92308-8319, Douglas Hamilton

Apple Valley Mobile Mechanics, P.O. Box 1419, Lake Arrowhead, CA 92352-1419, Mark Harris

Apple Valley Realty, 14470 Mandan Ct., Apple Valley, CA 92307-5349, Thomas Johnston

Apple Valley Shopping Center, 17993 U.S. Highway 18, Apple Valley, CA 92307-2144, Donald Ferrarese

Approved Equal Enterprises, 4186 Holt Blvd., Montclair, CA 91763-4605, Jan Grimm

Aqua Dois Pool Service, 30 E. State St., #7, Redlands, CA 92373-4732, Cort Williams

Arco Am/Pm 81430, 14730 Tigertail Rd., Apple Valley, CA 92307-5249, William Morschauer

Aromas Coffee And Tea House, P.O. Box 1830, Blue Jay, CA 92317-1830, Mark Rowland

Around the House Domestic Agency, 3320 N. Carnation Dr., Rialto, CA 92377-4847, Shelton Janelle

Arrow Liquor, 18150 Arrow Blvd., Ste. B, Fontana, CA 92335-1911, Yasser Diab

Arrowhead Catering Co., 26824 Hwy. 189, Blue Jay, CA 92317, Randall Holloman

Arrowhead Promotions, P.O. Box 1253, Lake Arrowhead, CA 92352-1253, Angela Yap

Coming Soon

Sneak Preview

Coming in the October Issue

EDITORIAL FOCUS
LAWYERS/ACCOUNTANTS, SOFTWARE COMPANIES,
HMO/PPO ENROLLMENT GUIDE,
ECONOMIC DEVELOPMENT (SAN BERNARDINO)

SUPPLEMENTS
BUILDING AND DEVELOPMENT, TELECOMMUNICATIONS,
OFFICE TECHNOLOGY/COMPUTERS,
"WHO'S WHO" IN I.E. HOSPITALITY

THE LISTS for OCTOBER*
INTERNET SERVICES, LONG DISTANCE/INTERCONNECT
FIRMS, COMPUTER RETAILERS, COPIERS/FAX/BUSINESS
EQUIPMENT, PAGER VENDORS

INLAND EMPIRE
business journal

*Is your company on OUR list? It should be!! If you think your company qualifies to be included on any of the October lists and you have not received a simple questionnaire from *Inland Empire Business Journal*, please contact Jerry at:

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Top Health Care Medical Clinics/Groups in The Inland Empire

continued from Page 25

Ranked by Total Number of Physicians Employed/Contracted

	Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited Surg. Centers	Top Local Executive Title Phone/Fax
30.	Computerized Diagnostic Imaging Center 4646 Brockton Ave., Raincross Bldg. Riverside, CA 92506	10	MRI, CT, Nuclear Medicine, Ultrasound, Diagnostic Radiology	2	1987	1%	No	No	Richard Hicks CEO (909) 774-2880/774-2841
31.	Computerized Diagnostic Imaging Center 1894 Business Center Dr. San Bernardino, CA 92408	10	Open MR, X Ray,	2	1987	1%	No	No	Richard Hicks CEO (909) 890-4090/890-4051
32.	Diagnostic Breast Imaging Center 4500 Brockton Ave., Ste. 219 Riverside, CA 92501	10	Mammography Stereotactic Breast Biopsy	4	1987	None	No	Yes	Richard Hicks CEO (909) 276-7550/276-9883
33.	Hospitality Dental Group 164 W. Hospitality Lane, Ste. 14 San Bernardino, CA 92408	10	Dental Orthodontics	44	1980	None	24 Hour on Call	No	Diane Meehan Office Manager (909) 888-7817/381-0687
34.	Milkauskas Eye Institute 39700 Bob Hope Dr., Ste. 109 Rancho Mirage, CA 92970	10	Ophthalmology Group Practice	50	1980	30%	24 Hour on Call	Yes	Albert Milauskas, MD Medical Director (760) 340-3937/340-1940
35.	Coachella Valley Dental Group 69-730 Highway 111, Ste. 105 Rancho Mirage, CA 92270	6	Dental Orthodontics Periodontics	27	1982	None	24 Hour on Call	No	Janet Bivens Office Manager (760) 321-8869/324-9929
36.	High-Desert Physician Assoc. 41885 E. Florida Ave. Hemet, CA 92544	0 6	IPA	30	1993	N/A	N/A	N/A	Michael Foutz CEO (909) 791-1111/791-1120
37.	U.S. Health Works Medical Group 6485 Day St. Moreno Valley, CA 92507	5	Occupational & Industrial Medicine	11	1991	N/A	Yes	No	Judy Durocher Office Manager (909) 653-5291/653-2440
38.	Western University Medical Center 360 E. Mission Blvd. Pomona, CA 91766	5	Family Practice Group	14	1983	10%	Yes	No	Dawn A. Fairley, D.O. Medical Director (909) 865-2565/ 865-2955
39.	Rancho Dental Group 9267 Haven Ave., Ste. 160 Rancho Cucamonga, CA 91730	4	Dental Orthodontics	10	1988	None	24 Hour on Call	No	Dolene Graham Office Manager (909) 989-3566/980-8072
40.	Mojave Valley Dental Group 14285 Seventh St. Victorville, CA 92392	4	Dental Orthodontics	11	1986	None	24 Hour on Call	No	Kathy Porter Treatment Coordinator (760) 243-7957/243-1310
41.	Moreno Valley Physical Therapy 11441 Heacock St., Ste. D Moreno Valley, CA 92557	3	Physical Therapists	10	1985	N/A	N/A	N/A	Terry Lawson, P.T. Owner/Director (909) 924-8977/924-7585
42.	Hospitality Dental Group 4960 Arlington Ave., Ste. A Riverside, CA 92504	3	Dental Orthodontics Children	16	1982	None	24 Hour on Call	No	Heidi Dusseau Office Manager (909) 359-4911/351-2013

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the groups listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730. Researched by Jerry Strauss. Copyright 1998 Inland Empire Business Journal.

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New ONT terminals ...

continued from Page 43

1980 and 1984. That increase was due to negotiations with the airlines, which prompted fare reductions to the same approximate levels as those for Los Angeles International Airport. In 1985, ONT met the 3 million passenger designed capacity for the current terminal. Today, 14 passenger and eight cargo lines combine for 270 daily flights out of the airport.

According to airport officials, most of ONT's 6.3 million passengers are not Angelenos taking an alternate route out of town. Fully 50 percent of those flying into the airport are headed for San Bernardino County destinations, one-quarter are headed for the San Gabriel Valley and most of the rest go to either Riverside County or northern Orange County.

Airport officials have said they must bring the airport to the 8 million passenger mark in the next three years in order to cover the cost of the new terminals.

They have to be going some-

where, and the Ontario Convention and Visitors Bureau wants the place to be Ontario. Steve Winning, head of the Greater Ontario Hotel and Motel Association (GOHMA), said more than 1,000 hotel rooms are already under construction in the immediate vicinity. That represents an increase of 25 percent to the current approximately 4,000 rooms in the Ontario-Pomona area. The Hilton Ontario Airport, which Winning manages, already operates at an average of 72 percent occupancy in its 309 rooms.

Ontario city officials hope that their new convention center will attract large gatherings from far-flung locales. That will be greatly enhanced if the airlines add international flights to their ONT schedules, as anticipated for the future.

While the surrounding businesses think in terms of passengers and tourist dollars, some of the most direct economic impacts on the Inland Empire come from the cargo trade. Both Federal Express and United Parcel Service maintain large facilities at ONT, and 15 percent of

the daily flights from the airport are for cargo. Last year, 461,000 tons of cargo flowed through the airport, and it is expected that the figure will reach more than a half-million tons in the near future. Processing that cargo will mean adding to the facility's current 6,000 person work force.

With all the new bells and whistles, it's not surprising that some are looking forward to seeing the new terminals. Customer Service Manager Tony Nealon, Southwest Airlines, said that the company is satisfied with the new terminal.

"It'll have electronic, just about everything," Nealon said.

ONT is estimated to have a \$6 billion economic impact on Southern California as a whole, much of which comes from those who keep the planes running on time by day and spend their paychecks in the surrounding businesses at night.

Adding passengers and cargo will mean more employees, car rentals, restaurant dinners and hotel stays. And that will mean more prosperity for the residents and businesses of the Inland Empire.

INVESTMENTS & FINANCE

INLAND EMPIRE BUSINESS JOURNAL/CROWELL, WEEDON STOCK SHEET

THE GAINERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Watson Pharmaceuticals Inc. (H)	50.13	43.31	6.82	15.7
American States Water Co.	25.38	24.00	1.38	5.7
Channell Commercial Corp. (L)	9.75	9.50	0.25	2.6
Modtech Inc.	19.38	19.25	0.13	0.6
-NA-				

THE LOSERS Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change
Life Financial Corp. (L)	9.00	13.88	(4.88)	-35.2
United States Filter Corp. (L)	20.00	27.75	(7.75)	-27.9
Keystone Automotive Ind. Inc. (L)	16.75	20.25	(3.50)	-17.3
HF Bancorp Inc. (L)	14.50	16.63	(2.13)	-12.8
PFF Bancorp Inc. (L)	15.94	18.13	(2.19)	-12.1

Name	Ticker	8/26/98 Close Price	8/3/98 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E	Exch.
American States Water Co.	AWR	25.38	24.00	5.7	27.13	21.13	14.3	NYSE
Channell Commercial Corp. (L)	CHNL	9.75	9.50	2.6	15.00	8.50	10.8	NASDAQ
CVB Financial Corp.	CVB	19.69	22.00	-10.5	29.00	15.06	15.3	AMEX
Fleetwood Enterprises Inc.	FLE	34.75	36.38	-4.5	48.00	28.13	11.5	NYSE
Foothill Independent Bancorp	FOOT	13.50	15.00	-10.0	18.25	11.69	17.3	NASDAQ
HF Bancorp Inc. (L)	HEMT	14.50	16.63	-12.8	18.38	14.00	NM	NASDAQ
Hot Topic Inc.	HOTT	20.50	22.13	-7.4	30.50	15.00	20.9	NASDAQ
Kaiser Ventures Inc.	KRSC	10.75	11.50	-6.5	15.50	9.50	NM	NASDAQ
Keystone Automotive Industries Inc. (L)	KEYS	16.75	20.25	-17.3	28.13	15.00	16.8	NASDAQ
Life Financial Corporation (L)	LFCO	9.00	13.88	-35.2	26.13	8.50	NM	NASDAQ
Modtech Inc.	MODT	19.38	19.25	0.6	29.75	14.88	12.2	NASDAQ
National R.V. Holdings Inc.	NRVH	23.63	24.63	-4.1	33.66	11.38	13.2	NASDAQ
PFF Bancorp Inc. (L)	PFFB	15.94	18.13	-12.1	22.19	16.88	15.8	NASDAQ
Provident Financial Holdings Inc. (L)	PROV	18.75	20.13	-6.9	24.50	19.25	17.2	NASDAQ
United States Filter Corp. (L)	USF	20.00	27.75	-27.9	44.44	20.50	NM	NYSE
Watson Pharmaceuticals Inc. (H)	WPI	50.13	43.31	15.7	51.88	24.06	44.4	NYSE

Notes: (H)-Stock hit 52 week high during the month, (L)-Stock hit 52 week low during the month, NM - Not Meaningful

Five Most Active Stocks

Stock	Month Volume (000's)
United States Filter Corp. (L)	20,559
Watson Pharmaceuticals Inc. (H)	4,526
BFF Bancorp Inc. (L)	2,806
Fleetwood Enterprises Inc.	2,777
National R.V. Holdings Inc.	1,654
IEBJ/CW Total Volume Month	36,673

Monthly Summary 8/26/98

Advances	4
Declines	12
Unchanged	0
New Highs	1
New Lows	7

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U.S. Filter Income Up for Quarter

United States Filter Corporation reported last month net income gains of 41 percent, totaling \$55.6 million for the fiscal quarter ended June 30. Net income for the same period last year was \$39.3 million.

The company's revenues for the quarter were \$1.1 billion, an increase of 41 percent compared with the year-ago revenues of \$792.9 million.

"This was another quarter of strong growth in revenue and margins," said Richard J. Heckmann, chairman, president and CEO of U.S. Filter.

In connection with the company's acquisi-

tion of Culligan Water Technologies Inc., U.S. Filter designed and implemented a reorganization plan that resulted in charges recorded during the quarter totaling \$261 million.

U. S. Filter announced several major achievements since the beginning of the quarter, including the signing of a framework agreement to provide more than \$200 million worth of water treatment equipment and services to the Republic of Turkmenistan.

And U.S. Filter announced that Treated Water Outsourcing (TWO), U.S. Filter's joint

venture with Nalco Chemical Company, had purchased an 8 million gallon/day wastewater treatment plant in Toledo, Ohio, from Sun Company Inc. The plant is located on the grounds of Sun's Toledo refinery.

U.S. Filter Operating Services, a wholly owned subsidiary of U.S. Filter, signed a 20-year outsourcing agreement to operate and maintain the facility. Nalco Chemical will supply chemicals for the wastewater facility. The agreement, including the plant purchase, operating agreement and chemicals, is valued at more than \$100 million.

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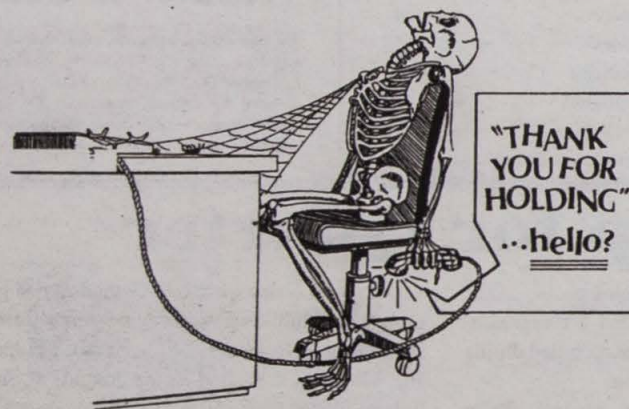
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CALENDAR 98

10 The Employers Group is hosting a seminar titled "Management Skills for Successful Supervisors." The event will take place from 9 a.m. to 4 p.m. at the Ontario Airport Hilton, 700 N. Haven Ave., in Ontario. The cost is \$195 for members, \$245 for non-members and \$175 each for parties of three or more. For more information, call (909) 784-9430.

16 The Center for International Trade Development is offering a three-hour workshop titled "The ABC's of Exporting/Importing." The workshop will describe the important elements of an import/export transaction, such as required documentation, production capacity, shipping, insurance, evaluation of business potential, and the methods of getting paid. A transaction flow chart will be used as a guide throughout the

sequence. It will run from 1 p.m. to 4:30 p.m. There is a \$25 registration fee. For information and registration, call the Citrus College Center for International Trade Development at (909) 629-2247.

17 The Employers Group is hosting a seminar titled "Behavioral Employment Interviewing." The event will take place from 8:30 a.m. to 12:30 p.m. at the Employers Group Regional Office, Mission Lake Centre, 3600 Lime St., Ste. 421, in Riverside. The cost is \$150 for members, \$195 for nonmembers and \$130 each for parties of three or more. For more information, call (909) 784-9430.

24 Ontario International Airport will be hosting its Gala Grand Opening Dinner, commemorating the dedication of the airport's two new 265,000-square-foot passenger terminals. The event will begin at 6:30 p.m., and dinner will be served inside terminals 2 and 4 and will be coordinated by PLS Events and catered by Impressions Catering. Tables are being reserved at \$3,000, \$2,000 and \$1,000. Individual admission is \$100. For more information or reservations call (310) 306-0456.

25 The Small Business Development Center is offering a two-hour

workshop titled "Financing a Small Business." The workshop covers the various financing options available to small businesses. The array of SBA loans are covered, along with the general qualifying criteria, the application process and the documentation needed in applying for an SBA loan. Upon completion of this orientation, attendees will be able to meet with a professional business consultant, by appointment, at no charge, for assistance on preparing the necessary documentation for an SBA loan. It will run from 11 a.m. to 1 p.m. Registration is required. For more information and registration, call the Mt. San Antonio College Small Business Development Center at (909) 629-2247.

28 The Building Owners and Managers Association of the Inland Empire and Childhelp USA are hosting their ninth annual charity golf tournament. The event will take place at 11 a.m. at the Green River Golf Course in Corona. Proceeds from the event will be used to benefit Childhelp USA and to continue the efforts of the Building Owners and Managers Association of the Inland Empire. For more information on registration or sponsorship, call (909) 591-8259 or (800) 307-0031.

REGULARLY SCHEDULED EVENTS

Monday

Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Socorro's Mexican Restaurant, 10276 Foothill Blvd., Rancho Cucamonga. Membership: \$25. Contact: Dawn Grey, (909) 484-5244; Shirley Patrick, (909) 625-2386.

Personal Break Through/Networking, weekly 7 a.m. at 7385 Carnelian St., Rancho Cucamonga. The club meets to discuss maximizing-business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

Tuesday

Business Network International, La Verne Chapter, weekly, 7 a.m. at Cino's, 309 E. Foothill Blvd., Pomona. Contact: Donald Clague, (909) 593-3511.

Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 10909 Foothill Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 948-7650.

Ali Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: Philip Board, (909) 981-1720. Regional office: (800) 767-7337.

Wednesday

Business Network International, Victor Valley Chapter, weekly, 7 a.m. at Marie Callenders, 12180 Mariposa Rd., Victorville. Visitors welcome. Contact: Jo Wollard (760) 241-1633.

Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: Mike Agee, (909) 591-0992.

Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cucamonga. Contact: Michael Cunerty, (909) 467-9612.

West End Executives' Association, weekly, 7 to 8 a.m. at Ontario Airport Marriott Hotel, 2200 E. Holt Blvd., Ontario.

Contact: (909) 949-3525, or (818) 960-5834.

Toastmasters Club 6836, the Inland Valley Earlybirds of Upland, weekly 6:45 a.m. at Denny's, northwest corner of Seventh Street and Mountain Avenue in Upland. Info: Nancy Couch, (909) 621-4147.

The Institute of Management Accountants Inland Empire Chapter, the fourth Wednesday of the month, 6:30 a.m. at the Mission Inn, 3649 Seventh St., Riverside. Contact: Ester Jamora (818) 305-7200 Ext. 106.

The Rancho Cucamonga Women's Chapter of Ali Lassen's Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 370 N. Mountain Avenue. Info: Patricia Brookings, (909) 981-4159 or (909) 594-5159.

Thursday

Consumer Business Network, weekly, 7 a.m. at Michael J's, 201 N. Vineyard Ave., Ontario. Meeting Charge: \$15 including breakfast. Contact: (818) 446-1986. Host: Sandy Patterson.

Business Network International, Upland Chapter, weekly, 7 a.m. at Denny's, 385 S. Mountain Ave., Upland. Contact: Jim Mangiapane, (909) 946-6616.

Friday

Sales Success Institute - "Prospecting Without Cold-Calling!", with D. Forbes Ley, author of "Success Today!", weekly, 1:30 p.m. to 5:00 p.m. at the Ontario Airport Marriott. Free, but reservations a must. Call (800) 772-1172. Preview: www.sell-fast.com.

Saturday

People Helping People to Keep Dreams Alive!, weekly, 1:30 p.m. at The Peoples Place, 135 W. First Street, Claremont. Info: Dr. D.M. Yee, (909) 624-6663.

Sunday

Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Week, (909) 982-3430.

EXECUTIVE TIME OUT

Victoria: British Columbia's Gentle City

by Camille Bounds, Travel Editor

Got a little hankering for a taste of British hospitality and ambiance? Save some air fare and visit Victoria, British Columbia's capital and the second largest city of that province. Named for Queen Victoria, she can be found on the southeastern tip of Vancouver Island.

You don't get more British than this delightfully charming city, and it all comes without the stiff upper lip or the stuffiness that is sometimes associated with our friends across the Atlantic.

A choice vacation looms before you

Visiting Victoria includes being surrounded by one of the greatest outdoor vacation destinations around. Add the experience of gentility with a little pomp thrown in for good measure and a choice vacation looms before you.

Managing to retain the stately air of the British Empire outpost it once was, Victoria charms the visitor during the summer season with huge baskets of daffodils and other blooming bulbs hung from all the downtown lampposts. Here is a sparkingly clean city with manicured lawns and flower gardens.



Whale watching

Include an inner harbor with ferries, fishing, tour boats, and the energy of a happy place and you have the lively city of Victoria.

How Victoria discovered tourism

The discovery of gold on the Fraser river in the 1850s brought prospectors to Fort Victoria, British

Columbia's only port and source of provisions. As a result, the area developed into a typical boom town, but when the gold fields were exhausted, Victoria continued as an administration center.

It was intended to be the western terminus of the Canadian Pacific Railroad, but to the disappointment of the city fathers the railroad decided to stop at Vancouver, which meant that industrialization also stopped at Vancouver.

Victoria had to build in another direction, tourism. One thing that the CPR did complete for Victoria in 1808 was the stately Empress Hotel that laid the foundation for the tourist industry that flourishes today.

Not to be missed

Royal British Columbia Museum lets the visitor experience the history of British Columbia in one afternoon. Considered one of the top 10 museums in North America, it is a not-to-be-missed attraction even for those who have had an overdose of museums on past trips.

All the displays are extraordinarily true to life, complete with appropriate sounds and smells. Stroll through a coastal forest filled with deer and chirping birds, wander along a seashore or tidal marsh, then descend into the open ocean (this is very realistic and not for those with claustrophobic tendencies).

Wear white

Victoria Butterfly Gardens is a



Empress Hotel, Victoria, Province of British Columbia

photographer's delight. Stroll amid thousands of free-flying butterflies and get up close and personal with the friendliest birds in the world. If you happen to be wearing white, you might become a landing area for a family of butterflies. A unique photo opportunity.

The place to stay

The Empress Hotel was designed by the famous architect Francis Rattenbury, who also designed the Parliament Buildings, the CPR Terminal and the Crystal Garden. The ivy-covered Empress looks out over the inner harbor and is the focal point of Victoria.

More than 470 guest rooms were beautifully restored to 1908 vintage in an over \$10 million dollar renovation in 1988. The stained glass dome in the Palm Court was rebuilt, guest rooms were redecorated, and the Crystal Ballroom was completely restored. This elegant marvel is a small city within itself.

High tea in the Palm Garden is a specialty at the Empress and reservations in season is a must. This is a dressy affair.

The Bengal Lounge recreates Colonial India and serves delicious curry under the watchful eye of a Bengal tiger over the fireplace. Fans hanging from an ornately carved

wooden ceiling, oriental rugs and tropical plants complete the setting.

The Empress Room rates as one of the best restaurants in Canada. European ambiance and a superb menu with a fine wine list complete with harp music while you dine.

Victoria has more than 65,000 rooms to choose from, ranging from full-service hotels right downtown to secluded out-of-town lodges to delightful bed and breakfast accommodations.

Your travel agent will be able to find suitable lodging that will fit your pocketbook and needs.

Where to dine

Victoria has excellent places to dine for every taste. Pagliacci's on Broad Street features great Italian food with homemade bread, half or full meals and outrageous desserts. A three-piece jazz band entertains nightly. Be prepared to wait for a table.

There are some great pubs. Toad in the Hole, The Keg and Swan's Pub offer good, reasonably priced food, friendly service and a jovial atmosphere.

Entry requirements

U.S. citizens require only proof of American citizenship to enter Canada: passport, birth certificate, naturalization certificate, etc. Visas are not required. Visitors under 18 must carry a letter from a parent or guardian granting permission to travel in Canada. Questions will be answered by the nearest Canadian embassy or consulate.

Some things to consider

It is always prudent to charge everything on your credit card (when in any foreign country) since you are given the best rate of exchange at the time of purchase.

If you need information while in Victoria, call Tourism Victoria at (250) 953-2033.

Camille Bounds is travel editor of Inland Empire Business Journal and Sunrise Publications.



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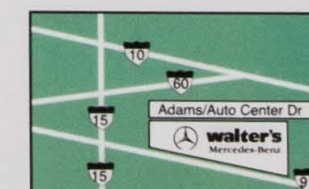
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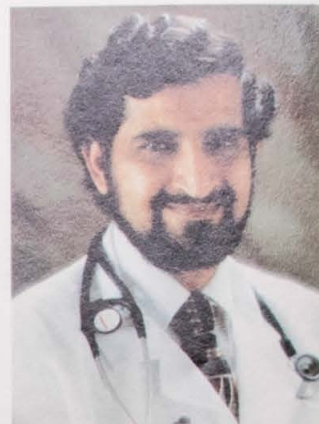


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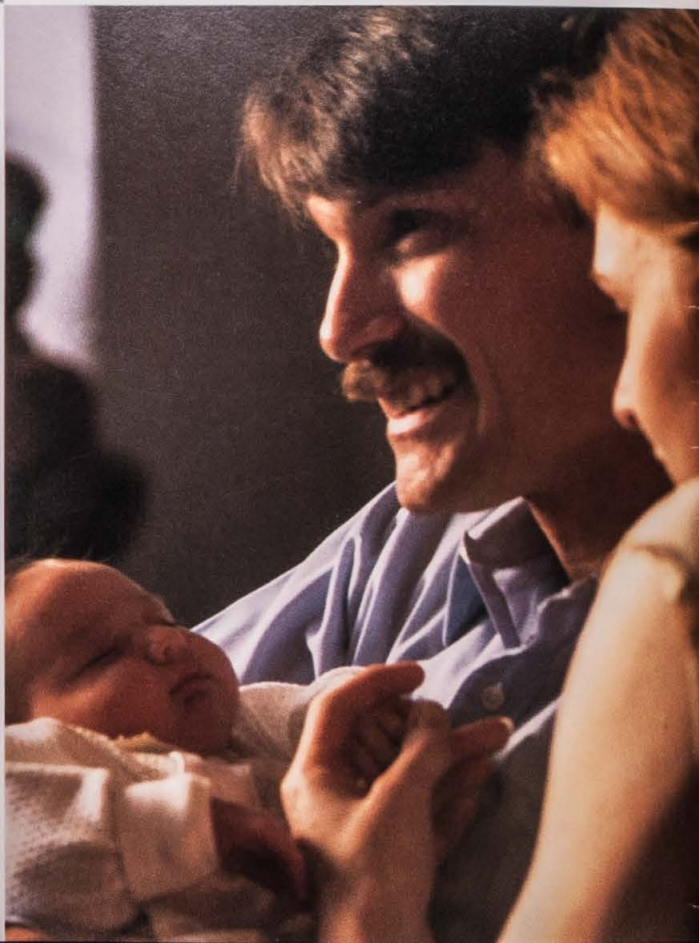
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